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TORONTO

Government
Publications

BOARD OF TRADE

1906

COBALT SILVER NICKEL ORE, FROM COBALT, ONTARIO

Showing Cobalt Bloom (Pink), Nickel Bloom (Green) and Native Silver

REPRODUCED BY COURTESY OF
THE CANADIAN MINING JOURNAL
TORONTO, CANADA

Government
Publications

THE BOARD *of* TRADE

OF THE

CITY *of* TORONTO

Annual Report

1906

From the Press of
R. G. McLEAN, LOMBARD STREET
TORONTO

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Toronto, the Distributing Centre of the Dominion.

Near Closing Time at the Freight Sheds. A Commercial Procession that Occurs Daily.

The A-B-C of Toronto

Area of the city, 17.17 sq. miles, not including portions of land covered by water.

Banks—22, chartered by the Dominion, do business in Toronto.

City Hall—one of the finest in America.

Distributing Centre for the Dominion.

Educational Facilities unexcelled.

Fine Public Parks, numbering 34, with an area of nearly sixteen hundred acres.

Grand Harbor—steamer connections to all points.

Health Record—17.46 deaths per 1000.

Improved Streets, 197.24 ; total street mileage, 277.46.

Journalism in Toronto is represented by 6 Daily Papers, 50 Weekly, 20 Semi-Monthly, 76 Monthly, and 8 Quarterly.

King and Yonge Streets—busiest corner in Canada.

Land Values steadily increasing.

Manufacturers find the natural advantages of Toronto a greater incentive to location than a bonus elsewhere.

Niagara Falls power.

Ontario Law System centres here.

Population, 300,000.

Queen City is universally recognized as the Hub of the Dominion.

Railways, three great Systems focus in Toronto—Grand Trunk, Canadian Pacific, and Canadian Northern—branches in all directions.

Street Railway carried 76,958,488 passengers in 1906.

Tax Rate for 1907, 18½ mills on the dollar. Total amount of assessment for 1907, $185,713,845.

University of Toronto and affiliated Colleges have annually over 5,000 students from all parts of the world.

Value of Building Permits issued for 1906 totalled $13,160,398.

Wholesale Jobbing and Manufacturing Centre of Canada.

X Rays cannot locate a finer Annual Exhibition.

Yachting, Rowing, Lacrosse, Cricket, Football, Baseball, Golf, Motoring, Bowling, Polo, Tennis, Horse Racing, Curling and Hockey, are amongst our recreations.

Zone of Prosperity—Toronto is in it.

Entered according to Act of Parliament of Canada, in the year 1906, by F. G. Morley, at the Department of Agriculture.

Parliament Buildings, Toronto.

Government
Publications

President's Address

TORONTO, Feb. 11th, 1907.

To the Members of the Board of Trade of the City of Toronto:

GENTLEMEN—

The year just past has proved to be another of great prosperity, and it is to be noted with satisfaction that no section of the country has escaped the good fortune.

INCREASE IN DEPOSITS.

The large increase in deposits in the Chartered Banks would indicate that the people generally are thrifty and saving, notwithstanding the extraordinary inducements offered for speculation in mining and other enterprises. All these deposits, however, find ready employment in the expansion of business as shown by the increase in Current Loans. The difficulty among Bankers, now, would seem to be to keep their reserves in safe proportion to their liabilities and find means for the constantly increasing demands of their customers; in consequence a period of dear money is probable for at least some time to come, with the possibility of curtailment, in a degree, of the prevailing activity.

DURATION OF PROSPERITY.

While the railway construction going on, not only in the New Provinces, but in the older portions of the Dominion, and the constantly increasing immigration must help towards continued prosperity, it must be remembered that we have had a series of unusually good crops, upon which we are largely dependent, and that the law of average would lead to the expectation of lean years; that the prices of nearly all commodities, including labor, are dangerously near the point of inflation; that our National Expenditure is becoming extraordinarily large, with immediate prospects of increase; that we are a debtor nation and that the drain upon us for interest upon our foreign borrowings, National, Provincial, Municipal and Private, must be very heavy. It would not, therefore, seem out of place to echo the note of warning already given out by financial men and urge reasonable caution.

The United States have during the past few years been experiencing a prosperity perhaps proportionately greater than our own; they have had, however, in the process of developing their almost limitless resources, periods of extreme depression. These, in the past, used

Entering Don Valley—Canadian Northern Ontario Railway.

to precede ours almost a year; whether that will continue to be the case cannot be foretold, it would be well, though, to keep a careful watch upon the conditions there for any sign of change.

Growth of the City.

It is not my intention to detain you with figures of the trade of the Dominion, they are now so frequently quoted and so widely published that it cannot be necessary. I will, however, call your attention to the growth of the city and its trade as shown by the following comparisons. The Customs receipts were in 1906, $10,049,290.65, an increase of $524,680 over 1905. Post Office, $1,237,305 as compared with $1,050,913. Clearing House returns $1,219,125,359, compared with $1,047,490,701. Assessment $184,632,463, compared with $167,681,755. Building Permits $13,160,398, compared with $10,347,910.

The Assessors also report an increase in the population of over 15,000 persons, which is reflected in the activity shown in our business streets and in the receipts of the Street Railway. If the rate of growth in population continues, as seems likely, the city will be one of half a million before we realize it, and it is necessary to bestir ourselves to solve some of the problems with which we are confronted and to which reference will be made later.

Commercial, Financial, Insurance and Political Investigation.

The occasion can hardly be allowed to pass without comment on the deplorable revelations made during the past year by the investigations into some of our commercial, financial, insurance and political affairs. While, doubtless, periods of prosperity and speculation must have accompanying evils of this kind, the conclusion cannot be avoided that they are also fostered by paternalism, whether taking the form of protection by customs duties, by bonuses, national or other, or of sumptuary laws that tend to make the individual lean on government help for his rate of wages, his profits, or for the safety of his investments, to the weakening of the sturdy independence, self-reliance and toughness of fibre which is of such essential importance. The lesson taught, in my opinion, is against any attempt to effect a cure by further adding to the Criminal Code, increasing the list of restrictions, or by making Government still more responsible.

Government Bonuses.

I desire to say here that I am strongly opposed to Government bonuses generally, as being one of the worst forms of class legislation, and to call attention to the fact that the manufacture of the base

Canadian National Exhibition Grounds, looking towards the Lake

products of iron and steel in Canada is now being fostered by a series of bonuses, accompanied by Customs restrictions, and very large and increasing sums are being exacted annually from the whole people for the benefit, chiefly, of an industry located in the far east, which if capable of producing as represented when established, should be able to stand alone. Ontario is naturally situated to draw its raw materials for the more finished products in iron and steel from Pennsylvania, Ohio and West Virginia, and if allowed to do so would have chances of very large growth in all the smaller industries which are really of so much more benefit to a community than the immense establishments, to a large degree monopolies, which produce the coarser materials, and it would seem unwise on our part not to avail ourselves of our neighbors' coal and iron, as long as they remain the cheapest products of the kind, rather than tax ourselves to upbuild an industry a thousand miles away. We are, as yet, the largest consumers of these products, and bear the greater portion of taxation, but are handicapped by the double freights in getting back into the East, which has as well an advantage proportionately in freights Westward. This Province must sooner or later awaken to the injustice of the present policy which takes from it the chance of supremacy which naturally belongs to it, with the accompanying danger of sectional difference.

Affairs of the Board.

In the immediate affairs of the Board, the year has been in some respects a remarkable one. The disposal of its real estate gave such a feeling of relief as led to a very active campaign for membership by a Committee presided over by Mr. J. W. Woods as Chairman and Mr. A. F. Rodger as Vice-Chairman. Too much praise cannot be given to the members of that Committee through whose efforts and that of the Secretary, the membership has been practically doubled, it now standing at nearly 1300, thus putting the Board in a very satisfactory position as to income and giving it the necessary means to conduct its business in a manner becoming a body of its importance. As the by-laws of the Board provide for the imposition of an entrance fee of $200.00 when the membership reached 1000, it was thought advisable by the Council to put it into effect, it being believed that membership would thereby appear to acquire a value not otherwise realized by the majority of those belonging to the Board.

It may be stated here that a lease, on reasonable terms, has been arranged with the present owners of the building for the premises now occupied by the Board for three years from January 1st, last.

Upper Canada College.
Jameson Avenue Collegiate.

Jarvis Street Collegiate.
Harbord Collegiate.

Metric System.

Early in the year the Board was addressed in a very instructive manner by Prof. McLennan on the Metric System of Weights and Measures, and your Council communicated with the Provincial Government urging the teaching of the system in our schools, feeling that sooner or later its use is likely to become common by the civilized nations of the world.

Removal of Observatory.

The Council, too, once more bestirred itself in assisting to prevent the Observatory from being removed from Toronto, and has so far met with success.

Importation of Criminals.

Attention having been called to a statement that criminals were being sent to this country from Great Britain, the Premier was communicated with, and the attention of the Lord High Commissioner in London was called to the matter with, it is hoped, the desired result.

Niagara Electric Power.

In March the Council and the New Industries Committee took an active interest in the movement for cheap Niagara electrical power, started by the Honorable Adam Beck, who addressed the Board on the subject, as also a public meeting called by your Council. A successful luncheon was also held, at which an address was delivered by Mr. P. W. Ellis, one of the municipal commissioners; further aid was given by deputation and otherwise. The movement resulted in the passing of an Act by the Legislature appointing a commission to provide power, and more recently the ratepayers of the city have confirmed the by-law authorizing the City Council to enter into contract with the Government Commissioners. It now remains for the city to arrange for distribution, when it is hoped that power will be provided at rates that will lessen materially the burdens of the citizens generally, and add one more to the attractions which lead to the location here of factories and to increase in our population.

Fraudulent Customs Entries.

A deputation from the Dry Goods Section visited Ottawa and interviewed the Minister of Finance and Customs with regard to certain abuses arising under the tariff, with satisfaction to themselves.

Sixth Congress of the Chambers of Commerce of the Empire.

The sixth meeting of the Chambers of Commerce of the Empire was held in London in July, in which delegates from this Board took

Foot of Yonge Street—Toronto Harbor.

a prominent part. A report from the chairman of the delegation, Mr. W. F. Cockshutt, M.P., will be printed in the Annual Report of the Board.

It may, perhaps, be proper for me to say here that personally I do not favor the resolution urging preferential treatment of our products in the old country, nor that indicating that Canada should contribute to the defence of the Empire, feeling as I do that we are able to progress without favors and believing that entanglements must arise from any attempt to alter our relations to the mother country, or to make contributions without representation; with the grave danger of our either breaking away entirely or losing that measure of independence which is of so much importance to us.

Western Excursion.

The question of an excursion during 1907, of the members of the Board, to the North West and British Columbia was early discussed by the Council and a committee was formed to make enquiries. Up to the present time it has been found impossible to arrange for necessary sleeping and dining car accommodation at the desirable season, so that it may be found necessary to drop the matter.

Freight Rates Discussion Before Railway Commission.

In May a Committee of your Board again appeared before the Railway Commission and urged an investigation into rates of freight throughout the Province, it being claimed that they are, generally speaking, higher than conditions of traffic warrant. The statement was made by the Chairman of the Commission in reply to protests from counsel for the railroads that the present schedule was only approved of temporarily. This is important, as indicating a probable enquiry. A case, too, as again presented, pointing out discrimination in favor of Montreal in the rates to points both East and West of here. As yet no decision has been rendered, notwithstanding repeated applications for judgment. The conclusion is forced that the Commission has not the necessary expert assistance to get through its work, and I would advocate representations to the Government for such changes as will make the Commission more efficient, including the extension of its jurisdiction to Dominion Government Railways, which are now in my opinion improperly exempt. The question of rates and of discrimination is of more importance to the people at large than the rights of one railroad to cross another, or matter of a similar nature, which seem to chiefly occupy the attention of the Commissioners. The railroads have recently submitted, to the Com-

Royal Bank of Canada
Toronto

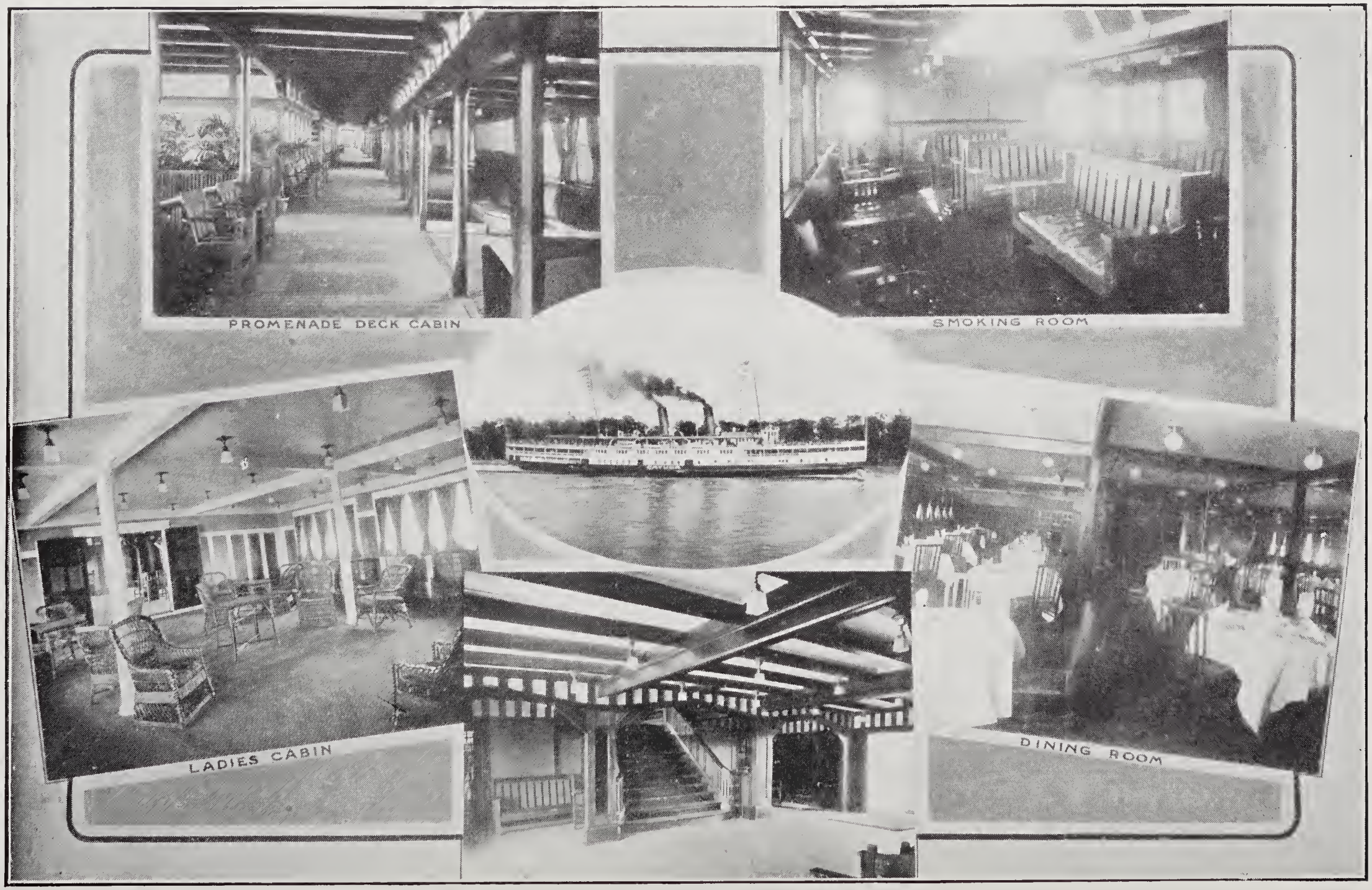
mission, schedules of rates for merchandise bound inward from many places in the United States; they are substantially higher than those now existing, and their adoption is suggested in order to overcome the discrepancy in the rates existing from American and Canadian places on the border, those from the latter being now much the higher. The co-operation of the manufacturers is sought by placing certain of their raw materials on a special basis, which will mean practically no advance. Generally speaking, however, their adoption will mean higher freight rates for merchants and consumers on inward stuff from the United States. A protest has been entered against these being considered at all until a general and thorough enquiry be made into the fairness of the rates now existing throughout Ontario, as has been asked for by this Board. Any adjustments of rates upward should be resisted by every possible means.

Competition in Freight Rates.

I would also call attention to the arrangements existing between railroads which prevent them from competing in rates with one another. Such combinations are surely as harmful as arrangements affecting the prices of commodities and are as much entitled to be forbidden by law. The Railway Commission has undoubtedly up to the present been an aid to these freight associations and has served to increase rather than reduce the rates, thus helping to add to the revenue of the railroads, and it is questionable if the uniformity obtained is a compensation to the people generally for the additional cost of the service.

Discrimination in Freight Rates in the North-West.

The custom of charging the ordinary shipper from various centres in the North-West in some instances more than double the rates given to wholesale dealers located in those centres shipping to traders, and which is a factor in the many difficulties experienced by the Eastern merchant in getting into that country with his goods, still exists, and should have the attention of the Commission at once. An Eastern merchant shipping to, I will say Calgary, a car load of goods to a distributing agent to be broken up and shipped to various consignees at points in the neighborhood, must be on a list as carrying a stock in Calgary, and the consignees must be traders before these consignees can get the benefit of the so-called Traders' Rates, otherwise being charged the ordinary class rates. The following example of these rates given as existing on January 5th last, will give an idea of the differences between the Traders' Rates and the so-called Class



"The Cayuga."—Niagara Navigation Company.

Rates which are paid by the ordinary shipper or consignee, the figures being per hundred pounds.

	1	2	3	4th Class.
Calgary to Revelstoke.....	1.35	1.13	.90	.68 Class Rates
	.64	.55	.45	.37 Traders' Rates
Calgary to Fernie, B.C.....	1.27	1.06	.85	.64 Class Rates
	.61	.53	.44	.37 Traders' Rates

Similar conditions exist at Winnipeg, Brandon, Regina, etc., though the differences are not so extreme. This system meets with the favor of the local wholesale merchant, as it protects him from his eastern competitor and also of the retailer in the smaller towns, as he is in his turn protected, the tendency being to force the consumer to patronize the nearby merchant. It is improper, however, and contrary to the principles upon which charters are granted. It is not practiced in the East, the tendency here being rather to give the advantage, if any, to the more distant place. It should be stopped.

Shortage of Cars and Reciprocal Demurrage.

The country suffers every year from a shortage of cars and from the inability of the railroads to move promptly the rolling stock they are able to supply. This year the trouble has been particularly serious and has been felt by all classes of the business community, being one of the causes of the scarcity of money. The railroads now very properly enforce demurrage charges on customers detaining cars over a certain specified time but are under no penalty themselves if shipments remain in their possession longer than is reasonable. Any system of reciprocal demurrage will be vigorously opposed by the railroads and many strong arguments will be used against it. It seems reasonable, however, to think that what works well in one way should in the other, and that its adoption might lead to such exertion on the part of the companies as will overcome, at least to some extent, the evil complained of. The system has already been advocated by your Board and it is well worthy of further consideration.

Street Railway Entrance to Exhibition Grounds.

A Committee of the Council looked over the ground and recommended the Bathurst Street route as the most feasible for a street car line to enter the Exhibition Grounds from the east. The By-law for the necessary money, however, has been defeated.

THE VICE-REGAL PROCESSION.

OVER THE WATER.

GOING TO THE POST.

The Ontario Jockey Club, Toronto.

Building By-Law.

A Committee of the Council, too, has been working in conjunction with architects and others in revising a new building by-law, proposed to be passed by the city. It is hoped that some result will be arrived at that will be beneficial. Every courtesy has been extended to this Committee by the Fire and Light Committee of the City.

Undesirable Immigrants.

The attention of the Council has been called to the undesirable immigrants, largely from England, that have been permitted entry into this country, and who very soon find their way into our consumptive and other hospitals. The Government has been memorialized and the co-operation of other Boards of Trade is being asked in a movement to ensure proper inspection of all immigrants to this country before embarkation.

Technical Education.

In November the Council adopted the recommendations of the Chairman of the Committee on Technical Education, Mr. James D. Allan, and following up its former line of action endorsed the memorial of the Manufacturers Association urging upon the Dominion Government the appointment of "A Commission to report on the best method for establishing a comprehensive National System of Technical Education to provide Canadian Industry and Commerce with Trained Assistants from amongst the Canadian people."

Banquet to Mackenzie & Mann.

The occasion of the entrance of the Canadian Northern Railway into this city was commemorated by a banquet on December 14th. Mr. John D. Ivey, from whom the suggestion came, was the Chairman of the Banquet Committee, and to him and the Secretary are largely due its success.

Visit to the West Indies.

The Council of the Board has, through the Halifax Board of Trade, been invited by Messrs. Pickford & Black to send a delegate to visit, by their line of Steamers, the various West India Islands, with a view to encouraging trade. Mr. James D. Allan has consented to represent the Board, which is an assurance of good results.

Anti-Dumping Clause.

The attention of the Council has recently been called to the Anti-Dumping Clause in the Customs Tariff, the application of which is being extended at the present session of Parliament. It was thought

Prize Horse Parade.
Judging Horses. Little Horse Ring.

advisable, however, to refer the matter to the incoming Council, and I cannot urge too strongly that the matter be thoroughly investigated. A regulation that restricts a merchant's right to buy as cheap as his ability and capital will permit and penalizes him if he does exercise such ability by requiring, besides the regular duty, the payment in the shape of special duty of any concession he can obtain in price below what the authorities fix as the home value of the goods in the country of export up to fifteen per cent. of such home value and compels the taking of such an oath as the following:

> "That no arrangement or understanding affecting the purchase price of the said goods has been or will be made or entered into between the said importer and the exporter, or by any one on behalf of either of them other than as shown in the said invoices, either by way of discount, rebate, salary, compensation or in any other manner whatsoever,"

which forms a part of the oath taken on the entry of goods for consumption, approaches too nearly to despotism, surely, to be borne by this community, and is besides calculated, as the oath suggests, to encourage fraud and dishonesty and is not in the interest of the consumer. In my opinion, as a restriction on trade, no combination can compare with it. If the manufacturer requires more protection it should be afforded him in some less objectionable way.

Fire Insurance.

A Special Committee of the Council has also been considering the question of fire insurance with a view to making some recommendation that may possibly help to reduce the abnormal fire waste that occurs in this country. If all insurers could be got to realize that fire insurance is mutual and that losses must be borne proportionately by each one, perhaps greater care would be exercised and more safeguards used to the eventual curtailment of the present enormous tax upon the people. It is hoped that this Committee will be re-appointed by the incoming Council.

Government Maps, Lack of Supply.

My attention has recently been called to the lack of a supply of satisfactory Government maps in this country. It is said that they are produced by more than one department of the Dominion, and that there is no co-operation between the Provincial and Federal authorities, and also that in some of the older countries and in the United

Queen's Park.

States what are called Contour maps are issued which are of the greatest value for the provisional location of railway lines and many other purposes. It is hoped the matter will be looked into carefully.

Trunk Sewer, Water Front and Union Station.

There are many problems presenting themselves to the citizens of this growing city. Before we can feel satisfied and comfortable we must have absolutely pure water. The sewage must be emptied elsewhere than into the bay; safe and easy access to the water front must be had; an improved harbor and entrances thereto are imperative, as has been shown by the deplorable loss of life last fall; entrance on equitable terms to all railroads that may desire access to the city, and satisfactory passenger station accommodation when they do come in is required. All this means the expenditure of much money, but it must necessarily be faced, and the citizens should be prepared to bear their share of the cost of improvements which will surely aid in the growth and prosperity of the place, and thus in themselves help to lighten the burden they impose.

Eastern Entrance for Railways.

The desire of the railroads now having access to Toronto from the east for a route with a better grade has given an opportunity for the discussion of the whole matter. A viaduct along the water front has long been advocated by the Board, and all this year the Transportation Committee has had the matter in view and in various ways has endeavored to promote the idea. A conference has been urged between the railways and the city, also thorough investigation of the whole problem by the best talent available.

Board to Appoint an Engineer.

The matter has reached the point where the city, the two railroads at present most interested, and this Board are likely to join in trying to arrive at a solution. The Council has accepted the suggestion made by the Mayor that the Board should appoint an engineer to confer with those selected by the other interests, and the right man is now being sought. The expenditure is one the Board can well approve of.

Time will not permit me to treat with all the matters that have engaged the attention of your Council and its various Committees, but I have touched on some of those that appear of perhaps the greater importance.

The Mayor and the officials at the City Hall have always been most courteous and considerate and it is believed that this Board can co-operate with the city for much good.

I desire to bear testimony to the interest shown and work done by the members of the Council; the attendance at meetings has been remarkable. The members of the Executive, Mr. R. C. Steele, Mr. R. J. Christie and Mr. J. W. Woods, have never slacked in their efforts on behalf of the Board and have not hesitated to give any amount of time and labor to your interests. I would also call attention to the efficiency of Mr. Morley, who makes friends for the Board wherever he goes and with whomever he comes in contact. His Annual Reports are becoming a feature of the Board and are being copied by others. His clever A.B.C. of Toronto was unique and has been widely circulated by the city.

Respectfully submitted,

PELEG HOWLAND,
President.

The Rotunda
King Edward Hote

The Canadian National Exhibition

Toronto, Ont.

IT is doubtful if there is any institution in Toronto more closely identified with its commercial importance than the Canadian National Exhibition, held annually in this city during the last week in August and the first week of September. The time was when the bulk of the attention of the Executive was given to the agricultural section. Its due share is still given that section, but a vast deal more is now devoted to the encouragement of industrial enterprise than marked the earlier years of the Exhibition. Besides the large Manufacturers and Liberal Arts Building, easiest the largest on the grounds, with its 95,000 square feet of floor space, the Transportation Building (recently destroyed by fire and shortly to be re-erected), Machinery Hall, and the Process of Manufacture and Implement Building, second only in size to the Manufacturers Building, with 86,000 square feet of ground space, are all devoted to the display of samples of industry. While the greater portion of the goods shown are made in Canada, many come from the United States, the countries of Europe, the West Indies, India, Australia, Japan and from other distant parts of the earth. Particularly strong is the Exhibition in its display of minerals. In short there is undoubtedly no where in Canada where the resources of the country can be seen so completely and representatively or to greater advantage than at the Canadian National Exhibition. This being the case, it will readily be acknowledged that with nearly three-quarters of a million of visitors, a large proportion from other countries, that the Exhibition must play an important part in the commercial life of Toronto in particular, but of Canada in general.

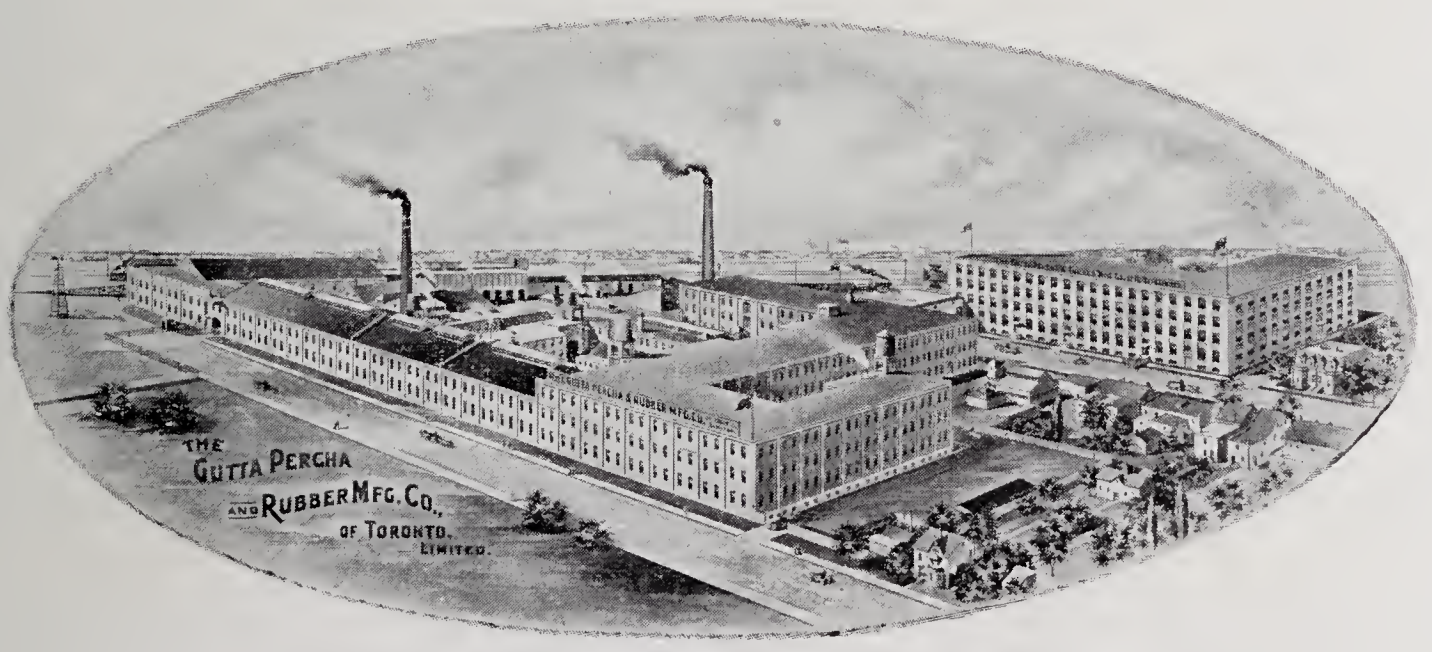
While the buildings herewith referred to as devoted to industrial exhibits are probably the most extensive of their kind in America, they hardly meet the requirements of the situation, and several large manufacturers find accommodation in other parts of the grounds. Nor is the magnificent display that is made annually of the industries of the country the only feature of special interest to business men, for large sales are always made and orders booked for the leading lines. In this way as well as in the general way of entertainment and of transportation, and by bringing the city and country to the notice of a vast concourse of people, the Exhibition is of inestimable value.

While, as is here pointed out, both industrially and agriculturally, the Exhibition fills a large space, an exceedingly large space in public

School Children's Day,
On The Midway, C.N.E.

esteem and appreciation, it also contributes not a little to the refinement and education of the people. The best bands the world knows are engaged, the greatest pictures by the foremost masters are secured for the Art Gallery—a beautiful fireproof well-adapted building—historical spectacles with pyrotechnics are produced, and the choicest, cleanest acts of world-famed hippodromes given in front of the Grand Stand. In short everything that a Board, composed of 25 successful business men can devise or design to make the Exhibition not only attractive but to serve a useful purpose is done.

The year 1907 will be as memorable in the annals of the Exhibition for construction as 1906 was for destruction. In the late Fall of last year, the extensive Grand Stand with accommodation for upwards of twelve thousand people, and the big Transportation Building, formerly known as the Main Building, were totally destroyed by fire. These have now been replaced by large, handsome, up-to-date structures, that are bound of themselves to be interesting attractions. The Grand Stand in particular will figure prominently in size and appearance. Modelled after the foremost of the world's stands, to none of which will it be second; it is built entirely of iron, steel and concrete, thus being fire-proof and with accommodation for more than 15,000 people. The other building will be devoted to agricultural exhibits, flowers, fruit, vegetables, and so on. In addition to these buildings, which represent an outlay of $300,000, the railway companies of the country have combined to erect an entirely new edifice at a cost of thirty or forty thousand dollars, that will be devoted to such exhibits as they choose to make in their own interests.



Factories of The Gutta Percha and Rubber Mfg. Co. of Toronto, Limited.

New National Club, Bay Street.

The Foreign Trade of Canada

(Its Growth since Confederation and Geographical Distribution)

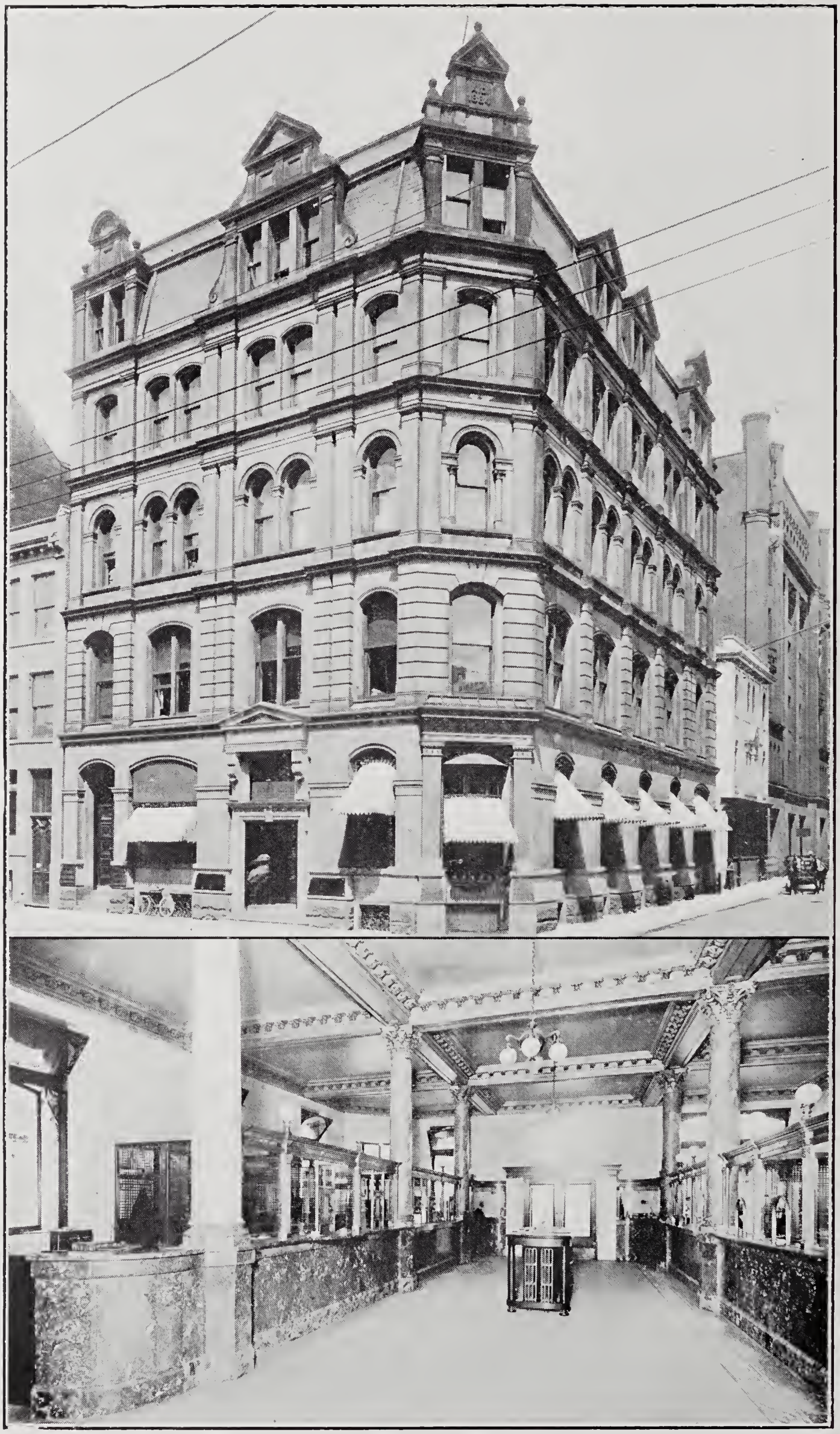
THE importance and rapid growth of the foreign trade of Canada will readily be conceded after the most casual glance at the figures. For the fiscal year 1906 the exports amounted to $256,586,630, and the imports to $294,267,616, a total foreign trade of $550,854,246, which is an increase of $80,702,957, or 17.16%, over the previous year. These figures are taken from the "Unrevised Monthly Statements" published by the Customs Department. The Canadian fiscal year ends with June, therefore the figures quoted are those of the twelve months ending with June of the year named.

The growth during the various decades since Confederation is shown in the following table:

FISCAL YEAR.	EXPORTS.	IMPORTS.	TOTAL TRADE.
1868	57,567,888	73,459,644	131,027,532
1878	79,323,667	93,081,787	172,405,454
1888	90,203,000	110,894,630	201,097,630
1898	164,152,683	140,323,053	304,475,736
1906	256,586,630	294,267,616	550,854,246

Or to put the figures in another form, Canada's foreign trade has grown from $48.56 per head of population in 1871 to $72.03 in 1901, these being the years of the census; and the increase since 1901 has exceeded 42%, which is doubtless far in excess of the increase in population during the same period. This growth has not been uninterrupted. On the contrary, on several occasions over a series of years, decreases have been shown. The last of these decreases culminated in 1895. Since that year the upward trend has been continuous and, for the most part, rapid.

It would be an interesting study how far this rapid growth and these varying fluctuations are to be attributed to the tariff policy of the country, but this subject may not be discussed here. We must content ourselves with stating the facts, leaving each reader to draw his own conclusions, which he will doubtless do according to his political bias. In 1866 the Reciprocity Treaty with the United States, which had been in operation since 1854, was abrogated. This had an undoubted effect upon the Provinces of British North America, and is considered to have been one of the causes contributing to Confedera-



Standard Bank, Toronto.
The General Banking Office.

tion. Upon the abrogation of this treaty the tariff of the old Province of Canada was brought to a lower level than it had hitherto occupied, and this lowered tariff subsequently became the first general one of the Dominion. It may be described as having been constructed on the general principles of a revenue tariff. Under its operation after Confederation, in 1869, imports fell off from the level of the previous fiscal year, and the loss was not quite made up by the increased exports. From 1869 to 1873 there was a steady increase in the total trade of Canada, from $130,889,000 in 1869 to $217,801,000 in 1873. This was followed by a continuous decrease lasting (with the one exception of the fiscal year 1877) until 1879, in which year the total exports and imports fell to $153,455,000. This included the period of international, industrial and commercial depression which followed the crisis of 1873. During this time an attempt was made to renew the Reciprocity Treaty, but it ended in failure. A change of Government then took place, the newcomers being pledged to a higher protective tariff. This went into operation in 1879, the general level of duties being raised from 17½% to 20%. In common with the trade of other countries Canadian trade revived during the next few years, and in 1883 reached the total of $230,339,000. It then again resumed a downward trend, although during the years which followed the customs duties were in several instances further increased. In 1886 it seemed to reach bottom at $189,675,000, but the increase of 1887 was not altogether sustained in 1888. From that time on, however, a steady increase took place until 1893, when a new high level of $247,638,000 was reached. Another period of depression followed, lasting until 1895, in which year the total exports and imports dropped to $224,420,000, but since then each year has showed a steady, and in many cases a rapid, increase. During this last period of depression the Liberal party came into power, to some extent pledged to a reduction of duties, but it was not till 1897 that a decided change was made in the tariff, and in that year the preferential feature was introduced, which proved in operation to be a factor in favor of Great Britain. In 1900 the preference in favor of British goods was openly recognized and increased to 33⅓%. In 1904 further amendments were introduced and the general level of duties again raised, a new principle of maximum and minimum tariffs being brought into play. During all these changes of tariff the steady growth of trade continued without interruption.

We turn now to consideration of the geographical features of Canadian trade, in many respects most interesting and instructive. We find that the largest share of our exports, during the last fiscal

The Grand Plaza, C.N.E.

year over 51%, goes to Great Britain, while we import most largely from the United States, from which country during the fiscal year 1906 over 61% of our imports was derived. In 1906 about 85% of Canada's foreign trade was done with these two countries alone. The greater part of the remaining 15% was done with the following countries, which are given in the order of relative importance. The exports went principally to Newfoundland, British West Indies, France, Australia, Germany, Argentina, British Africa, Belgium and Cuba. The imports came principally from France, Germany, British West Indies, British East Indies, Belgium, British Guiana, Switzerland, Newfoundland, Japan, Argentina and Holland. In the case of no other countries did the total exports or imports amount to a million dollars during the fiscal year. From an Imperial point of view these lists are interesting as showing to how large an extent our trade is carried on within the Empire. It is also worthy of note that our Eastern ally, Japan, is reckoned among our important sources of supply, and though not as yet a large customer, may doubtless be considered one of promise for the future. Our sister colony of Newfoundland occupies a place of honor in both lists, by the side of France, Germany, British West Indies, Argentina and Belgium.

But it is a regrettable feature that our inter-Imperial trade is not more largely reciprocal on our part. We make 56% of our sales within the British Empire, but only 28% of our purchases. Might we not with advantage to ourselves and with profit to our partners in the Empire deal more largely with our best customers? Indeed, it is Great Britain herself whom we treat most badly in this respect. In 1906 she purchased from Canada over $133,000,000, while we bought from her only $69,000,000, or little more than half the amount. Since 1873, the first year covered by the Government tables, there have been but four years in which Great Britain has not held first place in our list of customers, and only once in the last decade have her purchases from us fallen below the $100,000,000 mark. In 1906 our exports to Great Britain were about $3\frac{1}{2}$ times as large as in 1873, while on the other hand our imports from Great Britain have not increased materially since 1873; indeed, until 1906 the figures of 1873 were the highest of the whole period. Only as recently as eleven years ago, in 1897, our imports from Great Britain scarcely exceeded $29,000,000, but there has been a steady increase since that date.

On the other hand, while our imports from Great Britain only succeeded by 1906 in passing the high level of 1873, our imports from the United States have grown in that time from slightly less than $48,000,000 to over $180,000,000, or to about $3\frac{3}{4}$ times the total of

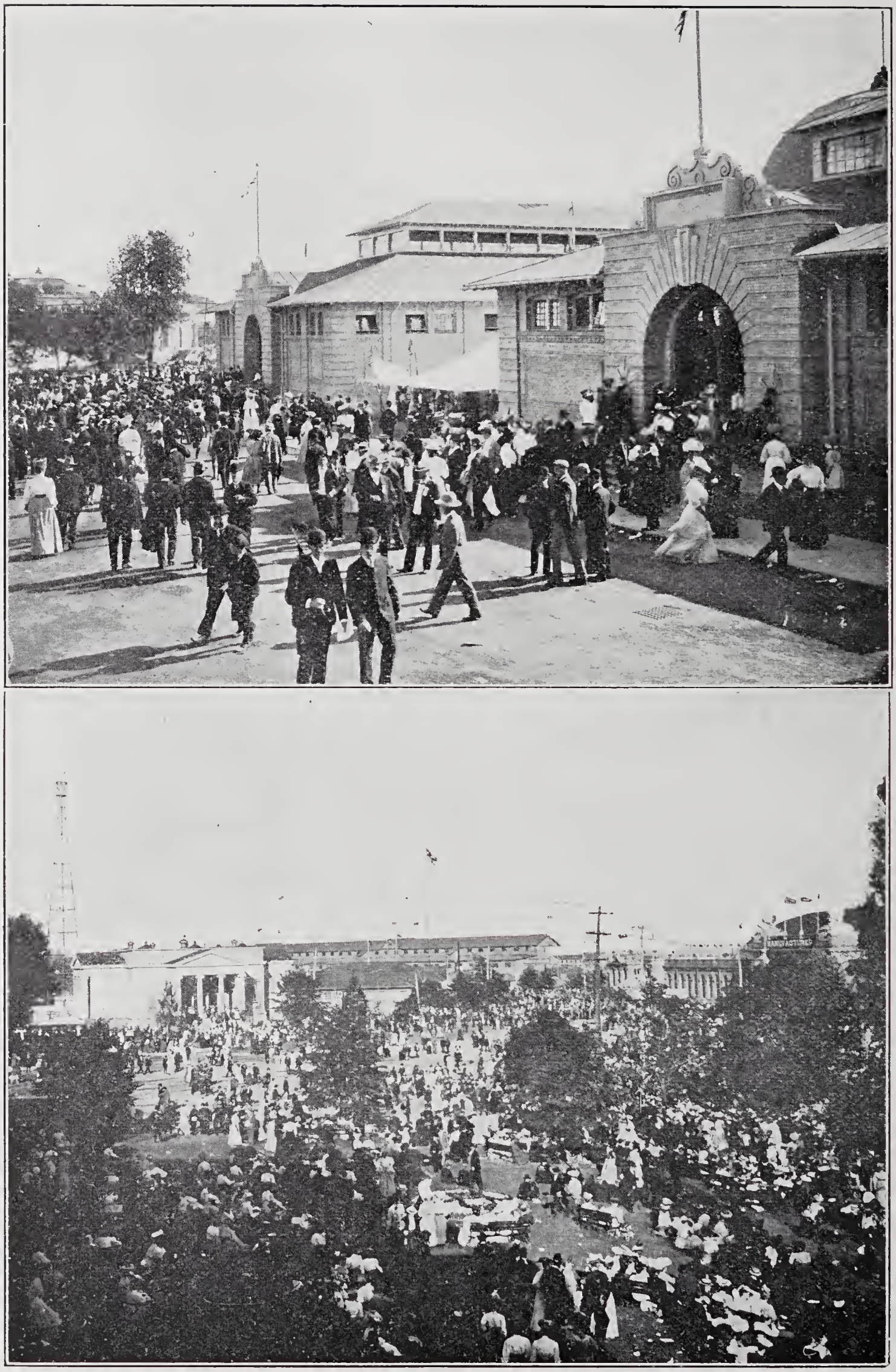
Molsons Bank, Toronto.

1873. Except in 1880 and 1881, in the former of which the figures dropped to about $29,000,000, the lowest level of any year during the period under review, there were no great fluctuations in the volume of imports from the United States from 1873 to 1886. Since that date an uninterrupted annual increase has been shown except in 1892 and 1894. In the latter year there was a heavy fall from $58,000,000 to $53,000,000, attributable doubtless to the industrial and commercial depression which followed the crisis of 1893.

Turning now to exports the United States took from us in 1906, $98,000,000, or slightly more than double the figures of 1873. Up till 1896 the annual exports to the United States from Canada were, roughly speaking, of about the same annual value as in 1873, the figures for the latter year having only been surpassed on four occasions during the period, namely, in 1882, 1888, 1889 and 1893. Since 1899 the growth has been steady.

To sum up, in 1906 our exports to Great Britain were 36% larger than those to the United States, while our imports from the United States were nearly three times as large as those from Great Britain. The peculiarity of our trade relations with these two countries was enlarged upon by Mr. B. E. Walker in his address to the shareholders of the Canadian Bank of Commerce at the annual meeting in 1905. Dealing with the five fiscal years from 1900 to 1904 inclusive, he pointed out that the excess of our sales to Great Britain had been during that period $320,000,000 and the excess of our purchases from the United States $310,000,000, so that "we therefore practically drew bills of exchange on Great Britain for $320,000,000, and paid $310,000,000 of it to the United States." During the two fiscal years and a half which have elapsed since the period of which Mr. Walker spoke we have continued this one-sided operation to the extent of drawing on Great Britain for $149,000,000, while in the same time we have had to pay $220,000,000 to the United States.

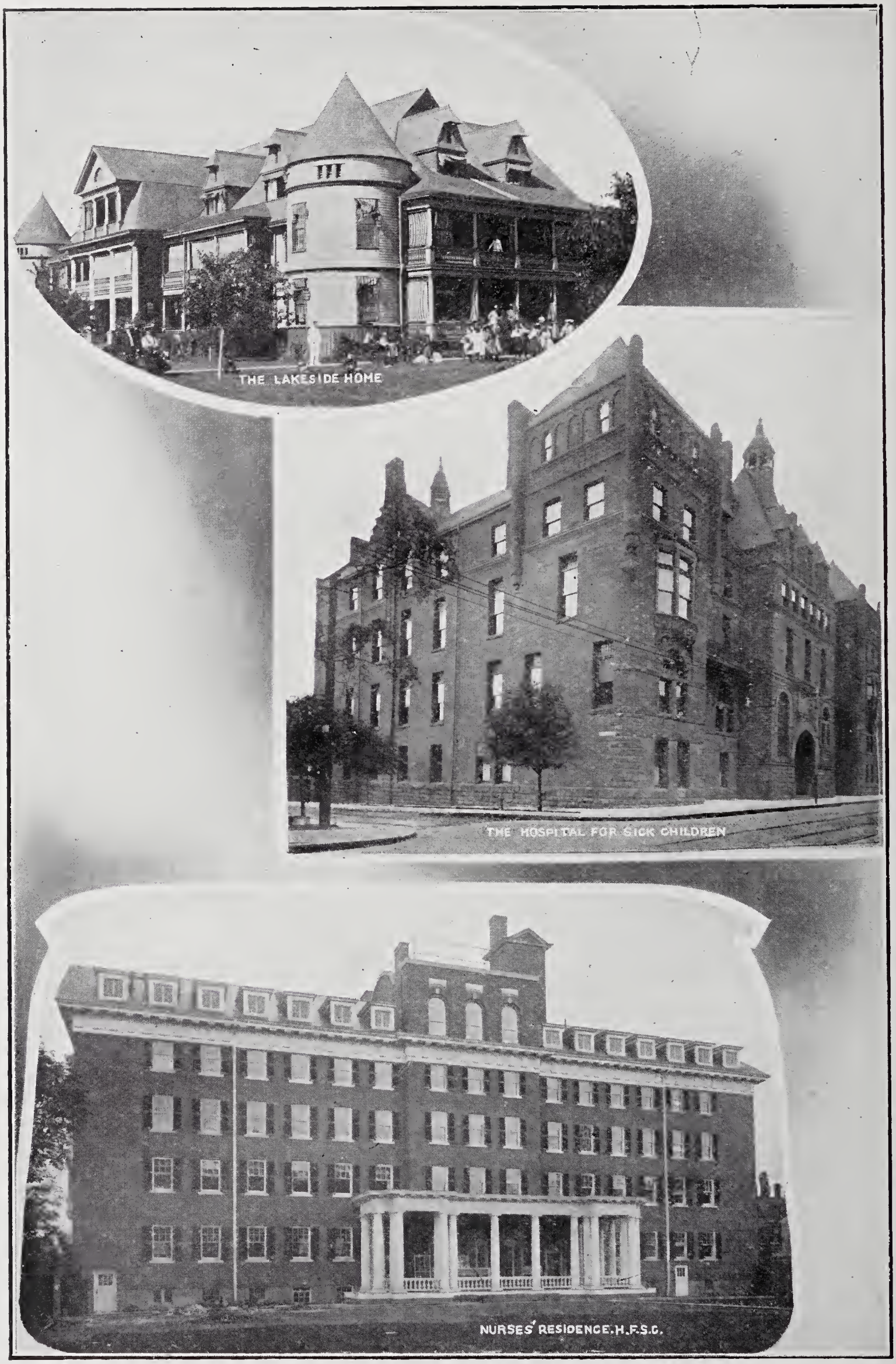
Mr. Walker's further remarks dealt with the political aspect of this one-sided state of affairs and the light it shed on the question of reciprocal trade with the United States. There is also another interesting side to the question which often seems to be ignored, and that is the bearing of these facts on the financial system of Canada. When it is remembered that our net indebtedness to the United States amounted during the fiscal year 1906 to $82,000,000, after offsetting all that the United States purchased from us, and that these figures were not abnormal but represent the usual condition of our trade with the United States, it will no longer seem strange that the Canadian banks find themselves forced to keep large sums immediately available



Process of Manufacture Building.
General View of the Grounds, C.N.E.

in the great commercial centre of the United States. For economy's sake these sums are usually largely invested in call loans, especially by the banks which maintain their own agencies in New York. But were it not for the fact that the market for sterling funds in New York is a very broad one, and for the high credit of the sterling bills drawn by the larger Canadian banks in that market, it would undoubtedly be necessary for them to keep in New York larger sums than they do. As it is, the balances in Great Britain created by our excess exports to that country can usually be made available to settle our indebtedness to the United States by means of sterling bills sold in the New York market.

A Twenty Pound Lake Trout.
Lake Temagami.
Courtesy of the G.T.R. System.



The Lakeside Home. The Hospital for Sick Children.
Nurses' Residence, H.F.S.C.

The Hospital for Sick Children

THE great charity that cares for the sick children of the Province was founded in 1875, and the present building was erected in 1892. It has about 190 beds, and treats 1,000 children a year in its indoor and 6,000 in its out-door department. It has a marvellous record for good work done, and is the best and most economically managed of any hospital of its kind in Europe or America. Its doors are open free to the sick child of any parent in Ontario who cannot afford to pay for treatment. The total number of patients since 1875 is 75,000, of which 15,000 were in-patients. The magnificent work of this institution was spoken of in the highest terms by the leading members of the British Medical Association who visited Canada last year.

The Nurses' Residence in connection with the Hospital was erected, furnished and equipped at a cost of $150,000, in 1906-7, by Mr. J. Ross Robertson, chairman of the Hospital Trust, and was presented by him as a gift to the Hospital. It is the most modern building of its kind; absolutely perfect in every respect. It has bed-rooms for 75 nurses, and has reception and lecture rooms, demonstration rooms, and all equipment for teaching. Its sanitary conditions are perfect. It has one bath-room for every five nurses, and a swimming pool holding 15,000 gallons of water, and an up-to-date gymnasium, so that the nurses are kept in the best of health while training.

The interior of the building is colonial, and the decorations of the reception room and the nurses' parlors were done under the direction of Mrs. J. Ross Robertson, the wife of the chairman of the Board.

The building is known as the "Maria Louisa Robertson Residence for Nurses," and was erected in memory of the first wife of Mr. J. Ross Robertson.

The building is furnished exclusively in Spanish Colonial, or, as it is better known, Mission furniture, and its entire interior effect has earned for it admiration from the thousands who have visited it since the opening last February.

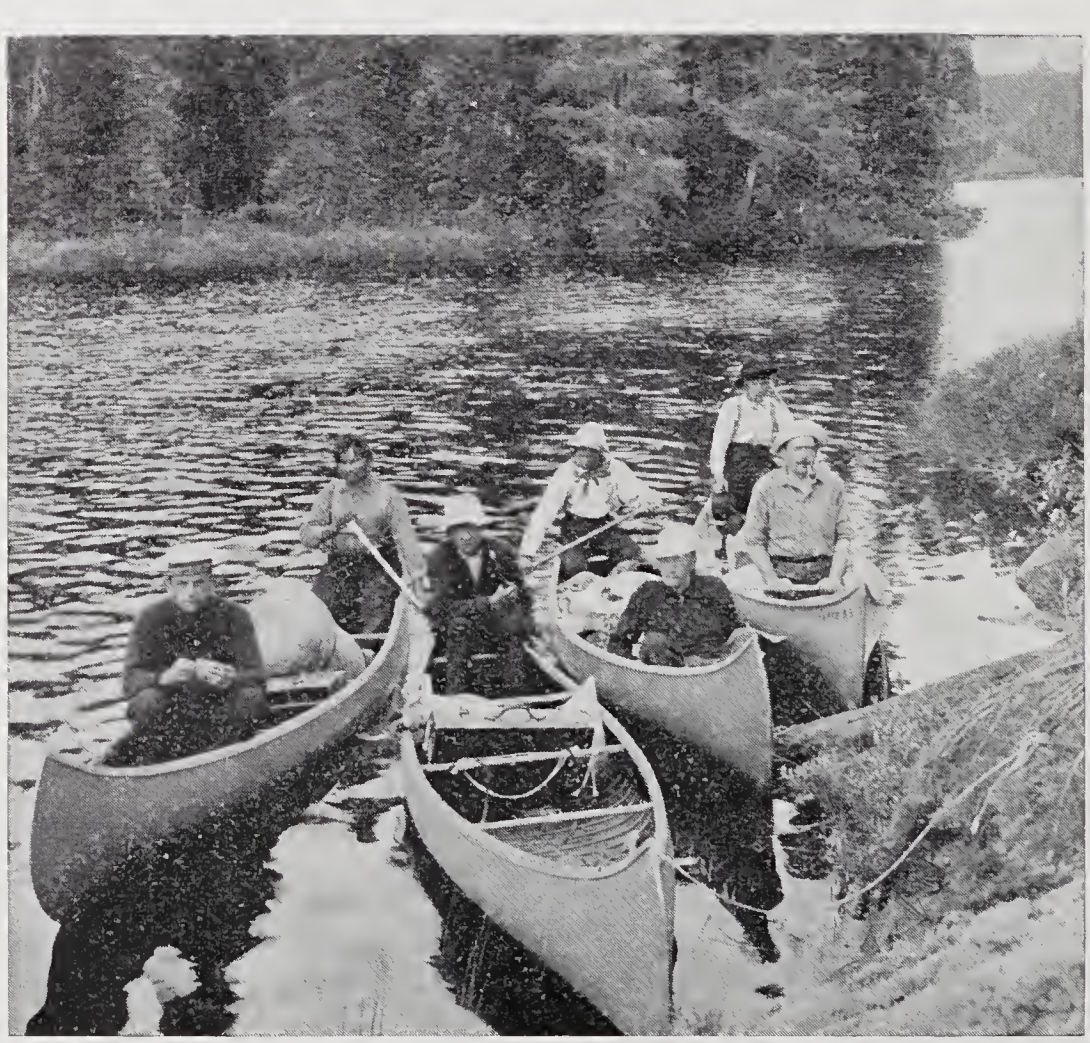
Mr. Robertson, before the Hospital was erected, visited every Hospital for Sick Children in the world, so when erecting the Residence he visited every large residence for nurses on both continents.

A distinguished American authority writes that "this residence has not its equal anywhere in its planning, its sanitary conditions,

its interior wood work, its decorations, and its general equipment. It simply stands at the head of all such buildings, a perfect model in its interior and exterior."

The Lakeside Home for Little Children is at the Lighthouse Point, Toronto Island. It is open from the end of May till September. It has beds for 125 patients. All the children that can be moved from the Hospital on College Street are sent here for the summer. It is a perfectly equipped sanitarium. It was built in 1882 by Mr. J. Ross Robertson, at a cost of $75,000, and was presented to the Hospital Trust by him. It has been the summer home of about 4,000 children since its erection.

Mr. Robertson is chairman of the Hospital Trust, and he generally supervises the entire work of the Hospital, the details of which are looked after by Mr. Douglas Davidson, the Secretary-Treasurer, and Miss Louise C. Brent, the Lady Superintendent.



A Canoeing Party.
Lake Temagami.
Courtesy G.T.R. System.

The Commercial Significance of the Cobalt Mining District.

FRANK C. LORING, E.M.

FROM its discovery about three years ago to the beginning of the present year, the Cobalt District marketed about 8,000,000 ounces of silver, valued at about $5,500,000. In 1906 between 5,000,000 and 6,000,000 ounces, worth approximately $4,000,000 were sold. During the present year to April 1st, between $2,000,000 and $3,000,000 have been received from the sale of silver from Cobalt. Therefore, to date, Cobalt stands for about $8,000,000 worth of silver sold. This amount takes into account only the ore of comparatively high grade, running 100 ounces silver per ton at least, and averaging possibly 1000 ounces.

In the extraction of this ore there have been mined and are on the dump many thousand tons of ore carrying from 20 ounces to 100 ounces silver per ton. The crude methods of sorting heretofore practiced have also been a cause of enrichment of these dumps. Therefore, there is in reserve an enormous quantity of ore only awaiting treatment by concentration or some other process to largely increase the revenue of the district. This, when treated, should produce at least $3,000,000 additional.

During the past year, especially within the last few months, a marked change in methods adopted in mining has occurred. More careful sorting is being practiced; scientific mining and timbering are becoming more in vogue; machinery in the form of hoists and compressor plants, of a total value of about $500,000 has been installed, thereby facilitating the production not only of the richer ore now marketed, but an increased ratio of the lower grade ore mentioned. Several mines are installing, or preparing to install, plants for the reduction of this lower grade ore.

At the present rate of production Cobalt district will mine during 1907, 12,000,000 ounces or more of silver from high-grade ore. With the increase in production resulting from treatment of the lower grade ore, the probable annual output will be nearly or quite 20,000,000 ounces.

The policy of extracting all ore in sight without providing for reserves is being abandoned, and the amount of available tonnage is increasing enormously. This provident policy is being adopted al-

Typical Cobalt Scene, showing several working properties

most universally by the leading mines, and is an important factor in estimating the future resources of the district.

During the past year the silver-producing area has materially increased. Recently, important discoveries have been made in territory whose value has heretofore been problematical. There will be much more extensive prospecting and developing in the future than has been done in the past. These developments are surely demonstrating that the Cobalt district is not of to-day, but will be a permanent factor in the production of silver, and it is certain that not only in mining silver and other metals, but as a source of income to the farmer, the merchant, the transportation company, and all interested in revenue derived from permanent population and the production of commodities which increase the wealth of the world, it can be depended upon as a definite, lasting factor.

Cobalt is situated in a region of enormous area, the value and extent of the mineral resources of which are unknown. Proper geological conditions exist for the formation of mineral-bearing veins, in many localities in this vast territory. The success of the Cobalt district will stimulate prospecting and development elsewhere, the final result of which will be that this uninhabited and unexplored tract will eventually sustain a large population, and will be an important factor in the production of metals. Definite results are already apparent, and important discoveries have been made of silver, gold, copper, zinc and other ores, and in widely distributed territory. But an infinitesimal part of the region has been even walked over, and although owing to physical conditions, discoveries will be slow and depend largely upon chance, even as the Cobalt district was discovered, sooner or later there will be many prosperous mining towns and large production.

Whatever was the original cause for the construction of the Temiskaming and Northern Ontario R. R., without doubt it would not to-day be as profitable an enterprise, were it not for the direct and indirect revenue obtained from Cobalt. If, as is claimed, its construction was a broad principle of public policy to populate the farming lands to the North, the success of Cobalt and the future success of other districts will do more to attain this end and to sustain this population, than would any other influence. It is upon the prospector and miner, rather than the home seeker, that New Ontario must depend on increase in population and wealth. When they have blazed the trails, encountered the dangers, taken the chances, and thereby have proven the permanent mineral wealth of New Ontario, the advent of the farmer, merchant and home-builder will ensue,

substantial towns will be built, and the country will attain the natural position due to the utilization of its great undeveloped resources.

The time has arrived for local treatment of ore, not necessarily at Cobalt, but at some point where proper transportation facilities exist to assemble the combination of ores and fluxes necessary for successful smelting. It is an unnecessary waste to expend the amount of money now required for transportation to and smelting in the United States. Erection of smelters will contribute to the profits of the mines, and be an additional element in increasing population and enhancing the value of the property.

Although mining activity in Cobalt, and in a large part of New Ontario, has but begun, it has already become an important commercial factor, and in time will be the most important creator of a local market for agricultural products and manufactured articles. Considering these facts, the commercial significance of Cobalt and the mines of New Ontario to the Province of Ontario and Toronto is evident.

The Grill Room
King Edward Hotel.

Cobalt Silver Region

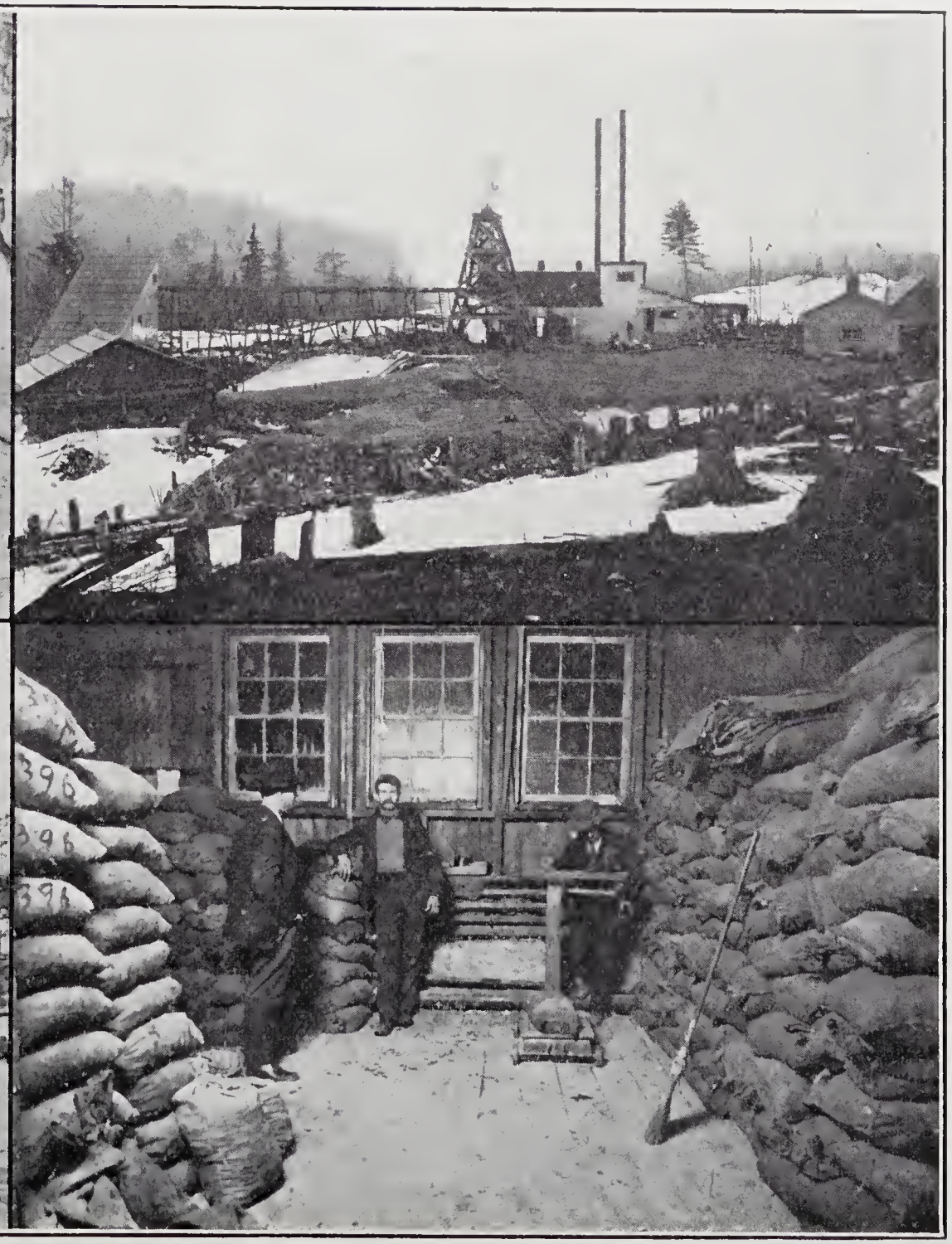
By THOS. W. GIBSON, Deputy Minister of Mines.

ONE of the most notable mineral discoveries during the last decade in North America was that which was made in the summer of 1903, when two woodsmen named McKinley and Darragh, who were getting out ties for the railway then under construction, found some native silver on the shore of a small lake near the southern boundary of the township of Bucke in the District of Nipissing, Ontario. Shortly afterwards a blacksmith named La Rose, who sharpened drills for the railway navvies, found some copper-colored substance, which, knowing nothing about minerals, he did not recognize, but which turned out to be niccolite, a high grade ore of nickel. The attention of the Provincial Geologist, Prof. W. G. Miller, being drawn to the latter find, late in the autumn of the year he proceeded to the spot and made a hasty examination before the snow fell. There were then only four veins known, and Mr. Miller found on the La Rose discovery astonishingly rich samples of native silver, which, being tarnished and blackened by exposure to the air, had attracted no attention. These samples were mainly in the form of boulders or "float." Similar conditions prevailed on the Little Silver and McKinley-Darragh veins, the fourth ore body being a solid vein of smaltite containing no silver. Subsequent sinking on these several veins showed that the surface indications were in no way belied by the richness of the mineral found in place. The La Rose property, indeed, proved to be one of the most productive and valuable mines of the district. The Little Silver afterwards yielded a very large amount of silver to its owners, the Nipissing Mining Company, and the McKinley-Darragh vein likewise turned out to be valuable.

At first the discoveries made little or no stir. A mining man from New York, named E. P. Earle, bought from the original locators about 850 acres in the heart of the mineral region for $200,000. The news proved true, however, and the comparatively few prospectors who found their way to the spot in 1904 were followed in 1905 and 1906 by a much greater number, whose labors brought to light a considerable number of deposits, some twenty or twenty-two mines being now in operation and shipping ore.

The geology of the region has been worked out with much success by Prof. Miller. With the exception of the Niagara limestone which

Sinking in Shaft.
Cobalt Station.

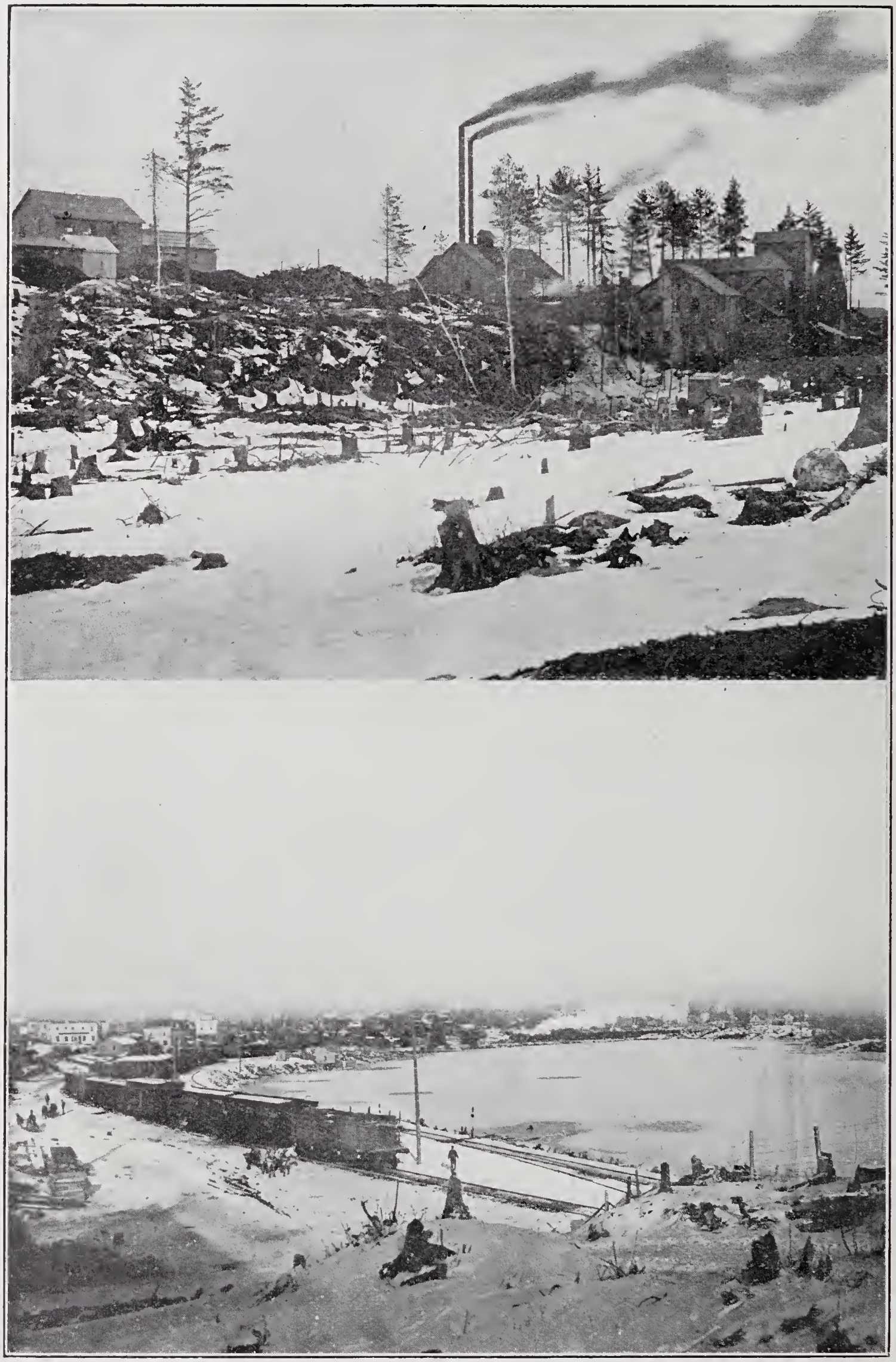


Silver Queen.
Ore Sacked Ready for Shipment.

outcrops on the north-east and northern shores of Lake Temiskaming, the rocks are all of pre-Cambrian age. The oldest series is the Keewatin, an igneous complex consisting of greenstones, quartz porphyry, and other rocks. It has been more or less folded and disturbed, and is cut through by a medium to coarse-grained granite, to which the term Laurentian is applied. After the Laurentian intrusion the surface was subjected to long-continued erosion, the surface being cut into hills and valleys not unlike those of the present time. On these eroded Keewatin and Laurentian rocks the oldest fragmental material has been laid down, consisting of conglomerate, gray-wacké slates and impure quartzites, containing fragments of the granites greenstone and other representatives of the older series. This serie, of rock is classified as Lower Huronian, and contains many of the silver-cobalt veins. Unconformably on the Lower Huronian rocks has been deposited a series of arkoses, called by some "seagreen quartzites," which in part may have been derived from the Laurentian granite. These arkose rocks are classed as Middle Huronian. Cutting through these and all the other pre-Cambrian series are many areas of diabase or gabbro, sometimes dike-like in form, but sometimes spreading out as sheets or sills between or over the layers of the rocks which they intrude. A long period of erosion again took place, and all the pre-Cambrian rocks were much worn down. Glacial action has covered the surface with boulder clay and drift in many places. Valuable veins are found in the diabase as well as in the conglomerate, and some of the richest and apparently most persistent deposits are associated with the former.

The veins are not wide, and as a rule are not long, running in width from an inch or less to twelve or fifteen inches, and in length from one to several hundred feet. Their third dimension—that of depth—has not yet been proven. For the most part they are nearly vertical in dip, occupying fissures which were probably formed by the disturbance accompanying the eruption of the diabase and gabbro.

The gangue material is largely calcite, and the ore itself is a mixture of smaltite and niccolite—arsenides of cobalt and nickel respectively. On the surface, or where exposed to the influence of the atmosphere and of water, these arsenides have been changed into arsenates, giving rise to cobalt bloom and annabergite, the former being of a delicate pink color and the latter green. Intermixed with the ores and in the calcite is native silver in masses, films, flakes, sheets and wire-like forms. Usually it carries some antimony, and occasionally bismuth. Argentite or silver sulphide occurs in important amounts, and may probably be looked for in increasing proportion as the work-



Tretheway Mine and Buildings.
Cobalt Lake, showing part of Cobalt.

ings are carried to greater depths. Some masses of silver of unusual size have been obtained. For instance, the collection of the Bureau of Mines contains a nugget weighing 22 pounds avordupois, of which at least eighty per cent. is silver, taken from what is now known as the Colonial mine, and another of 79 pounds in weight from the Trethewey or J.B. 6 mine, which is more than two-thirds silver.

The feature which compels attention to these deposits is their great richness. In sinking the shaft on the Trethewey mine $1,000 worth of silver for a considerable depth was taken out for every foot. A carload of ore from this mine containing fifty tons brought between $75,000 and $80,000. From the O'Brien mine a similar car was shipped which sold for $65,000; another from the La Rose brought over $110,000. Up to the end of 1906 some 7,300 tons of ore were shipped out of the camp, containing about 8,000,000 ounces of silver, worth over $5,000,000. Practically silver is the only element of value, for little or nothing is now paid by the ore-buyers for cobalt, nickel or arsenic. The material thrown on the dumps would be considered rich ore in many camps, and concentration plants will doubtless be erected to treat these low grade ores, running from 40 to 100 ounces per ton. Much of this consists of wall rock, into the minute seams and fissures of which native silver has penetrated to a distance of a foot or more.

The principal producing mines are Nipissing, La Rose, Trethewey, Coniagas, Buffalo, Cobalt Silver Queen, McKinley-Darragh-Savage, Foster, Drummond, Kerr Lake, University, Right-of-Way, Green-Meehan, O'Brien, Lawson, Nova Scotia, Big Pete, Violet, Hargrave, Cobalt Lake, and Temiskaming. All these, with the exception of the Green-Meehan, are in the township of Coleman. The exception is in Bucke township, which also contains the Benn cobalt mine. The Government of Ontario retains in its own hands the tract of land known as the Gillies Limit, and is opening up the deposits which have been found upon it.

The camp is well served by the Temiskaming and Northern Railway, the Government line, which runs through the centre of it, and indeed literally across some of the richest deposits. The town of Cobalt has grown up around the station of that name, and the towns of Haileybury and New Liskeard lie in the agricultural area to the north on Lake Temiskaming. To the south is Latchford at the crossing of the Montreal River and the T. & N. O. Railway.

In the fall of 1906 good specimens of silver-cobalt ore were found on the Montreal River some 35 or 40 miles north-west of Cobalt, both east of that river in the township of James and near the north

Bank of Toronto, Yonge Street.

shore of Lady Evelyn Lake, lying within the Temagami Forest Reserve. These discoveries have been verified, and it is quite probable that the coming season may see a considerable enlargement of the silver-bearing territory. So far as known the veins occur in the diabase, and as the finds have been made at least fifteen miles apart, there is room here for a larger Cobalt. The country is covered with timber and is somewhat rough in character, though by no means mountainous. It abounds in rivers and lakes of the purest water, making an ideal region for prospecting with a canoe. The usual point of departure from the railway is Latchford, whence the Montreal River may be ascended with two portages only to James township, or by way of Mattawapika Falls to Lady Evelyn Lake. The former region may be reached from Charlton at the end of the spur line from Englehart, and Lady Evelyn Lake is accessible also by steamer from Temagami Station.

The Palm Room
King Edward Hotel.

City Hall, Toronto.

Toronto Board of Trade

Officers, Committees and Sections

COUNCIL, 1907

President	R. C. Steele
1st Vice-President	L. H. Clarke
2nd Vice-President	J. P. Watson
Treasurer	J. W. Woods
Secretary	F. G. Morley

James D. Allan
R. A. Donald
John D. Ivey
J. C. McKeggie
James Ryrie

Henry Brock
Peleg Howland
H. Langlois
D. Plewes
C. B. Watts

R. J. Christie
Mark H. Irish
T. McQuillan
O. F. Rice
W. A. Wilson

BOARD OF ARBITRATION

Hugh N. Baird
John Carrick
A. Cavanagh
John Firstbrook

Thos. Flynn
R. Dawson Harling
F. W. Hay
F. C. Jarvis

W. D. Matthews
A. C. McLeod
W. M. Stark
D. M. Spink

REPRESENTATIVES ON HARBOR COMMISSION

J. T. Mathews
W. H. Pearson, Jr.

REPRESENTATIVES ON INDUSTRIAL EXHIBITION BOARD

S. E. Briggs
Geo. H. Gooderham
Joseph Oliver
D. O. Ellis
Noel Marshall

AUDITORS TO THE BOARD

Clarkson & Cross

RAILWAY AND TRANSPORTATION COMMITTEE

J. W. Woods, Chairman
J. P. Watson, Vice-Chairman

W. A. Wilson
James Ryrie
Thos. McQuillan
Jos. Oliver
H. Langlois
A. A. Wright
W. J. Gage
Hugh Munro

John D. Ivey
L. H. Clarke
Mark H. Irish
Peleg Howland
James D. Allan
R. J. Christie
Hugh Blain
A. F. Rodger

A. E. Kemp, M.P.
John F. Ellis
Jos. Kilgour
C. W. Band
R. A. Donald
Henry Brock
C. B. Watts
The President

FREIGHT RATES COMMITTEE

L. H. Clarke, Chairman
Peleg Howland, Vice-Chairman

Hugh Blain	C. B. Watts	H. N. Baird
Jos. Kilgour	David Plewes	J. O. Thorn
A. E. Kemp, M.P.	C. W. Band	F. W. Hay
D. O. Wood	Noel Marshall	Geo. E. Goldie
Jos. Oliver	J. W. Woods	S. Samuel
John F. Ellis	John Firstbrook	The President

LEGISLATION COMMITTEE

O. F. Rice, Chairman
Henry Brock, Vice-Chairman

John F. Ellis	David Plewes	A. F. Rodger
A. E. Kemp, M.P.	W. F. Cockshutt, M.P.	R. J. Christie
Arch. Campbell, M.P.	F. C. Jarvis	T. McQuillan
John D. Ivey	The President	

MUNICIPAL TAXATION COMMITTEE

J. P. Watson, Chairman
James Ryrie, Vice-Chairman

S. Caldecott	John F. Ellis	Joseph Oliver
James D. Allan	Hugh Blain	A. T. Reid
Henry Brock	Peleg Howland	H. Langlois
S. R. Wickett	J. W. Woods	R. A. Nisbet
A. E. Kemp, M.P.	The President	

NEW INDUSTRIES COMMITTEE

C. S. Meek, Chairman
C. W. I. Woodland, Vice-Chairman

A. M. Ivey	W. A. Wilson	E. J. Freyseng
A. F. Rodger	John Firstbrook	O. F. Rice
Noel Marshall	Mark H. Irish	L. H. Clarke
G. A. Howell	E. W. Klotz	The President

COMMITTEE ON INSOLVENCY LEGISLATION

Peleg Howland, Chairman
A. T. Reid, Vice-Chairman

W. J. Gage	J. W. Woods	David Plewes
John F. Ellis	O. F. Rice	E. Gurney
John D. Ivey	H. Langlois	Thos. Kinnear
J. C. McKeggie	D. E. Thomson, K.C.	The President

COMMITTEE ON TECHNICAL EDUCATION

JAMES D. ALLAN, Chairman
W. F. COCKSHUTT, M.P., Vice-Chairman

John F. Ellis
Peleg Howland
Geo. Edwards
James Ryrie
The President
J. P. Watson
W. J. Barr

RECEPTION, DEVELOPMENT AND TOURIST COMMITTEE

JOHN D. IVEY, Chairman
NOEL MARSHALL, Vice-Chairman

Chas. Bonnick
C. W. I. Woodland
C. S. Meek
Mark H. Irish
John Carrick
A. A. Wright
L. H. Clarke
J. P. Watson
A. M. Ivey
C. W. Band
T. McQuillan
G. A. Howell
J. W. Woods
Jos. Oliver
R. A. Donald
C. E. Calvert
W. L. Matthews
The President

MEMBERSHIP COMMITTEE

A. F. RODGER, Chairman
MARK H. IRISH, Vice-Chairman

J. W. Woods
C. W. I. Woodland
A. M. Ivey
A. T. Reid
O. F. Rice
C. W. Band
C. S. Meek
J. P. Watson
Noel Marshall
W. P. Gundy
R. J. Christie
R. Dawson Harling
A. Burdett Lee
E. W. Klotz
G. A. Howell
L. H. Clarke
The President
J. L. Love
D. O. Ellis
W. A. Wilson
W. E. Rundle
Thos. Kinnear
Geo. Edwards
Thos. McQuillan
Harry A. Youille

GOOD ROADS COMMITTEE

R. J. CHRISTIE, Chairman
JOSEPH KILGOUR, Vice-Chairman

E. Gurney
A. F. Rodger
Noel Marshall
Geo. H. Gooderham
The President
Mark H. Irish
Geo. Beardmore

COMMITTEE ON FIRE INSURANCE AND BUILDING CODE

PELEG HOWLAND, Chairman
J. W. WOODS, Vice-Chairman

J. P. Watson
Thos. McQuillan
Mark H. Irish
R. J. Christie
John B. Laidlaw
The President

CALL BOARD

C. W. Band
D. O. Ellis
David Plewes

FLOUR, GRAIN, MALT AND HOP SECTION

C. W. Band, Chairman — A. V. Pearce, Deputy-Chairman
F. G. Morley, Secretary-Treasurer.

Executive Committee

John Carrick — J. L. Fisher — J. L. Love
L. H. Clarke — E. Hannah — W. D. Matthews
A. Cavanagh — F. W. Hay — David Plewes
D. M. Spink — C. B. Watts

GRAIN EXAMINERS

W. D. Matthews, Chairman

Thos. Flynn — John Carrick — J. L. Spink
J. C. McKeggie

(Appointed by His Excellency the Governor-General-in-Council, Feb. 14th, 1905.)

EXAMINERS IN FLOUR

J. L. Spink — Hedley Shaw — David Plewes
Geo. E. Goldie — A. Wolverton

GRAIN SURVEY BOARD

W. D. Matthews — Thos. Flynn — J. D. Flavelle
Hedley Shaw — C. W. Band — J. C. McKeggie
J. L. Spink — John Carrick — W. E. Milner

(Appointed by His Excellency the Governor-General-in-Council, Oct. 3rd, 1905.)

MARINE SECTION

F. B. Cumberland, Chairman — F. G. Morley, Secretary-Treasurer

Executive Committee

Capt. S. Crangle — Elias Rogers — J. T. Mathews
A. A. Wright

TANNERS SECTION

G. P. Beal, Chairman — Geo. McQuay, Deputy-Chairman
F. G. Morley, Secretary-Treasurer

Executive Committee

J. C. Breithaupt — C. G. Marlatt — John Welsh
S. R. Wickett — R. M. Beal — Chas. King
W. D. Beardmore — Geo. C. H. Lang

EXAMINERS IN HIDES AND LEATHER

C. G. Marlatt — S. R. Wickett — Percival Leadley
Geo. P. Beal — L. J. Breithaupt

BANKERS SECTION

ALEX. LAIRD, Chairman, Canadian Bank of Commerce
G. P. SCHOLFIELD, Deputy-Chairman Standard Bank
G. W. YARKER, Secretary

Executive Committee

A. D. BRAITHWAITE, Bank of Montreal
B. E. WALKER, Canadian Bank of Commerce
A. B. PATTERSON, Merchants Bank of Canada
R. INGLIS, Bank of British North America
H. A. RICHARDSON, Bank of Nova Scotia
C. W. CLINCH, Molsons Bank
JOSEPH HENDERSON, Bank of Toronto
C. E. BOGERT, Dominion Bank
W. F. BROCK, Royal Bank
LIEUT.-COL. JAS. MASON, Home Bank
D. R. WILKIE, Imperial Bank
A. S. JARVIS, Union Bank
H. S. STRATHY, Traders Bank
F. E. KILVERT, Bank of Hamilton
L. C. OWEN, Bank of Ottawa
C. C. SMITH, Quebec Bank
W. D. ROSS, Metropolitan Bank
C. R. CUMBERLAND, Sovereign Bank
G. DE C. O'GRADY, Crown Bank
F. W. BROUGHALL, Sterling Bank.
W. R. TRAVERS, Farmers Bank of Canada

WHOLESALE DRY GOODS SECTION

JOHN D. IVEY, Chairman
W. R. SMALLPIECE, Deputy-Chairman
F. G. MORLEY, Secretary-Treasurer

Executive Committee

J. W. Woods
Chas. Reid
John Muldrew
A. T. Reid
R. W. Spence
James D. Allan
C. B. Lowndes
John Northway
John Macdonald
A. W. Allen
John Knox
C. S. Meek
J. P. Watson
A. M. Ivey
R. A. Nisbet
A. F. Rodger

WHOLESALE HARDWARE AND METAL SECTION

T. G. DEXTER, Chairman
J. H. PATERSON, Deputy-Chairman
F. G. MORLEY, Secretary-Treasurer

Executive Committee

Miles Vokes
S. Samuel
C. G. Knott
T. H. Watson
J. J. Gartshore
S. R. Kennedy

WHOLESALE BOOKSELLERS AND STATIONERS SECTION

G. R. WARWICK, Chairman
S. R. HART, Deputy-Chairman
F. G. MORLEY, Secretary-Treasurer

Executive Committee

John F. Ellis
Richard Brown
E. S. Munroe
Rev. Dr. Briggs
W. P. Gundy

WHOLESALE GROCERS SECTION

T. KINNEAR, Chairman
F. W. HUMPHREY, Vice-Chairman
F. G. MORLEY, Secretary-Treasurer.

WHOLESALE PRODUCE SECTION

J. T. MADDEN, Chairman
ANDREW GUNN, Vice-Chairman
F. G. MORLEY, Secretary-Treasurer

Executive Committee

W. J. Marshall
A. R. Willard
T. H. Smith
J. J. Fee
J. L. Bowes

Warwick Bros. & Rutter, Limited, Toronto.

Report of the Delegates to the Sixth Congress of the Chambers of Commerce of the Empire.

To the President, Council and Members of the Toronto Board of Trade:

GENTLEMEN—

The Meetings of the Sixth Congress of Chambers of Commerce of the Empire were held in the Hall of the Worshipful Company of Grocers, Princess Street, London, E.C., on the 10th, 11th and 12th of July, 1906.

The attendance at the gathering was large and representative, embracing delegates from all parts of the Empire. The representation was from one hundred and eighty-one Chambers, and a total attendance of about five hundred delegates. The delegates present representing your Board consisted of Messrs. C. W. Band, W. F. Cockshutt, M.P., Lieut.-Col. Geo. T. Denison, J. F. Ellis, Noel Marshall, C. W. I. Woodland, J. W. Woods, W. A. Medland, and F. G. Morley (Secretary).

The business, for the most part, consisted of the consideration of subjects that have engaged the attention of the Congress from time to time, and are therefore fairly familiar to members of Boards of Trade.

Some of the principal matters discussed were as follows:

Commercial Relations between the Mother Country, her Colonies and Dependencies.
British Commercial Agents.
Cable Communication.
Codification of Commercial Law.
Commercial Education.
Decimal System of Weights, Measures and Currency.
Consular Service.
Defence of the Empire.
Emigration.
Fast Steamship Service.
Imperial Council.
Importation of Canadian Cattle.
Insolvency Law.
Naturalization Laws.
Patents and Copyright.
Postal Rates on Imperial Publications, etc., etc.

On many of these subjects, full and interesting discussions took place, all of which are fully contained in the Official Report.

The Nordheimer Piano and Music Company, Limited.

The Resolution that aroused the greatest interest was, of course, that dealing with the Trade Relations between the Colonies and the Mother Country, and deserves more than a passing mention.

At a preliminary gathering of the delegates of the Canadian Boards, interested in this subject, the resolution put forward by the Montreal Chamber was adopted, with the addition of the following clause, as setting forward in concise terms the Canadian view of this important topic:

> "And that this Congress further urges upon the Governments of the Empire that they treat this matter as of present practical importance, and that each organization represented at this Congress pledges itself to press their respective Governments to take such action at the Colonial Conference of 1907 as will give effect to the principle advocated in this resolution."

This resolution was ably introduced to the attention of the Congress by Mr. Geo. E. Drummond of the Montreal Board of Trade, while the Chairman of your delegation had the honor of seconding the motion.

A long and interesting debate followed, which called forth opinions from all parts of the Empire, and a great deal of interest and enthusiasm was aroused, there being considerable uncertainty as to how the current of opinion had been affected by the recent British elections. The discussion on this subject continued for about a day and a half, so that all shades of opinion had a chance to be evidenced. Lieutenant Colonel Denison, one of your delegates, made a very strong speech in support of the resolution. On it being put to a vote, even the most sanguine wishes of its friends were realized, as the motion carried by one hundred and five to forty-one Chambers.

This final triumph of a great principle must be a matter of gratification to your Board, as it was to your delegates who were in attendance. Toronto Board of Trade has, for a long time, taken an advanced position on this subject, and no small share of the credit of this success is due to the various delegations that you have from time to time sent to attend these great parliaments of traders.

On this occasion there was a majority from the British Chambers, showing a great change in opinion must have taken place comparatively recently among British business men.

The next subject in which your Board largely participated was that on "Postal Rates on Imperial Publications," this subject was skilfully placed before the Congress by Mr. J. F. Ellis, an ex-President

FIRE HOSE.
MALTESE CROSS RUBBERS.
TORONTO.
THE GUTTA PERCHA & RUBBER MFG. CO. OF TORONTO LIMITED.
THE GUTTA PERCHA & RUBBER MFG. CO.

Corner Yonge and Wellington Streets.

of the Board, and after it had full attention from the Congress, was unanimously adopted. The other resolutions that you sent forward dealing with "Naturalization Laws" was not so successful, but this was largely due to the lack of time for placing the matter fully before the delegates, and it failed to be adopted by a narrow majority.

Your Chairman duly presented the invitation that you so kindly sent, for the Seventh Congress to convene in Toronto. Your kindness was cordially appreciated by the members of the Congress and the decision stands over for consideration of the Executive, as several other similar invitations were received from different parts of the Empire.

On the morning of the 13th of July, a representative delegation from the Congress had the honor of being presented to His Majesty, the King, at Buckingham Palace. Among the Canadian representatives your Board had the distinction of furnishing two, in the persons of Messrs. Cockshutt and Ellis.

Sir Daniel McMillan, Lieutenant-Governor of Manitoba was at the head of the Canadian delegation, and received some hearty words of welcome from His Majesty.

The banquet, tendered to the Colonial delegates, by the London Chamber of Commerce, was a very notable affair. It was held in the Grand Banquet Hall of the Hotel Cecil, and was indeed an inspiring and animated occasion. The Chairman of your delegation had the honor of responding, on behalf of Canada, to the toast of the "Parliaments of the Empire." Many distinguished statesmen were present and delivered speeches on various topics, which will well repay your members for reading, and for these we again refer you to the Official Report.

The Sixth Congress, from most standpoints, was a complete success, but considerable criticism was heard in reference to the manner in which business was rushed on the third day of the gathering, many important subjects receiving rather scant attention, and not a few delegates were unable to get an opportunity to present their views on various subjects in which they were greatly interested; this undue haste was, no doubt, regrettable, but apparently could not well be avoided owing to the number of subjects and the brief time in which to consider them.

The Official Report, too, is not without its errors, and some of the remarks attributed to your delegates are somewhat inaccurate and misleading.

A succession of entertainments and social functions were arranged for the entertainment of the delegates, all of which were very largely

Canada Permanent Mortgage Corporation, Toronto.
Head Office.

attended and fully appreciated. Lord Strathcona, our honored representative to London, was untiring in his efforts on behalf of the Canadian delegation and gave two very successful functions.

Mr. Kenric B. Murray, Secretary of the London Chamber, deserves the special thanks of your delegation.

Considerable disappointment was experienced by several of the British Chambers owing to the Provincial tour, that had been arranged for the delegates, being abandoned; this disappointment was much to be regretted, but most of your delegates were too busily engaged in the short time at their disposal to be able to participate in these well-meant hospitalities, and it is sincerely hoped that the British Chambers will in no wise feel aggrieved over this unavoidable disappointment.

Your delegation was faithful in its attendance at the various meetings, and trusts that the work it was able to accomplish will be satisfactory to the members of your Board.

Mr. Morley, your untiring Secretary, gave most admirable assistance to the delegates, looking after the temporalities of the members in such a way as to leave nothing to be desired.

All of which is respectfully submitted.

Signed on behalf of the Toronto delegation,

F. G. MORLEY,
Secretary.

W. F. COCKSHUTT,
Chairman.

Near Grunwald. Mary Lake—Lake of Bays.

Courtesy of the G.T.R. System.

Fleet of the Niagara Navigation Company

Tanners' Section.

TORONTO, January 15th, 1907.

To the Members of the Tanners' Section of the Board of Trade of the City of Toronto:

GENTLEMEN—

The leather trade during 1906 has been steady with increasing demands. Prices, however, have not advanced in proportion to that of hides and materials entering into the manufacture of leather. The cost of production has increased during the past year, due to the scarcity of bark and other tanning materials and the greatly increased cost of labor. There are no large stocks on hand, and with steady demands of the country and the expansion of trade in all lines due particularly to the great mileage of railway construction now under way, and the increased immigration to Canada and the general development of the Northwest Territories, the prospects are that prices will not only hold firm, but may soon advance.

I believe that as the stocks of leather held by the Tanners are very small, that within the next few months a shortage may be felt, and as the relative value of leather is at present lower than hides, a marked advance in prices of leather is not only possible but I expect will soon be apparent.

There has been a greater demand the past year for black leathers for export and at prices equal to the home market.

The Tanners' Section of the Board of Trade met on several occasions during the year 1906 to consider the inspection of hides and the Tariff. With regard to the former, the matter is under consideration by the Section.

Regarding the Tariff—a Committee consisting of Messrs. Beardmore, Beal, Lang, Miller and the Chairman visited Ottawa and waited upon the Minister of Finance. The Committee are in hopes that the Department will give due consideration to the requests of the Tanners.

All of which is respectfully submitted.

CHAS. KING,
Chairman.

F. G. MORLEY,
Secretary.

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The Canadian Bank of Commerce, Toronto.

1. Savings Bank Department. 2. Safety Deposit Vaults.

Secretary's Report

To the Members of the Board,

GENTLEMEN :—

Two years ago a special Edition of the Annual Report was issued to commemorate the Sixtieth Anniversary of the Board. The reception of this Report was so flattering that it was decided to continue the issue last year. This Edition was received in the same cordial manner both at home and abroad.

With this appreciation it has been decided to continue the publication along the same lines. No expense has been spared to make this issue as attractive as the preceding numbers, and good must accrue both to the Board and to the City from its distribution.

I desire to tender my thanks to the gentlemen who, last year, congratulated me on the issue of our Report, and hope they will have no reason to change their views upon the receipt of this volume.

During the year the Exchange of the Board was open for business 305 days, and closed 61 days, viz.:—52 Sundays, New Year's Day, Good Friday, Easter Monday, Victoria Day, Dominion Day, Civic Holiday, Labor Day, Thanksgiving Day and Christmas Day.

In Memoriam.

In the year 1906 death entered our ranks and the Board lost twelve members, as follows :—

WM. WALKER.....Feb. 22nd	CHAS. A. PIPON.....June 30th
H. F. SHARPE.....April 6th	R. H. CREAN.....June 30th
T. G. BROUGH.....May 2nd	M. THWAITE (Oshawa)..July 31st
ANGUS KIRKLAND.....June 3rd	T. G. BLACKSTOCK.....July 24th
ALEX. A. MCMICHAEL..June 2nd	WM. T. HOGG.....Sept. 4th
W. B. HAMILTON.....June 19th	T. G. FOSTER.....Dec. 11th

F. G. MORLEY,

Secretary.

Members of the Board of Trade of the City of Toronto

1ST JANUARY, 1907

NOTE—The first column indicates the number of Certificate of Membership. * Life Members, under Sub-Section B, Section 14, of the By-Laws.
† Life Members, under Section 14 of the By-Laws.

No.	Name.	Firm.	Business.	Location.
439	Acton, Jas.	Jas. Acton Pub. Co.	Publishers	59-61 John St.
1778	Adam, G. G.	Bank of Montreal	Manager	Scott & Wellington Sts.
78	Adamson, Edward	Crown Coal Co.		34 Adelaide St. East.
2024	Adamson, Agar	Thornton-Smith Co.	Decorators	11 King St. West.
346	Agar, Chas. J.	The John Abell Engine & Machine Works Co., Ltd.	Secy.-Treasurer	1197 Queen St. West.
1194	Aikenhead, T. E.	Aikenhead Hardware Co., Ltd.	Hardware	17-21 Temperance St.
*687	Alexander, D. W.	London Guar. & Acci. Co., Ltd.	General Manager for Canada	Canada Life Building.
2141	Alexander, John	Alexander & Cable Lith. Co.	Lithographers	116 King St. West.
1535	Alexander, J. M.	S. F. McKinnon & Co.	Millinery, Mantles, etc	York & Wellington Sts.
*622	Allan, A. A.	A. A. Allan & Co.	Wholesale Hats, Caps & Furs	51-53 Bay St.
1910	Allan, Arthur A.			
345	Allan, Jas. D.			
936	Allen, A. W.	Allen Mfg. Co., Ltd.	Ladies' Lingerie, Blouses, etc	Cor. Simcoe and Pearl Sts.
1118	Allen, Benjamin		Mfrs. Agent & Com. Merchant	33 Melinda St.
2007	Allen, Thomas	McLeod & Allen	Publishers	37 Melinda St.
1779	Alley, J. A. M.	Traders Bank of Canada	Inspector	Toronto.
1196	Alley, W. Sanford	The Consolidated Cloak Co.	Mfrs. Ladies' Cloaks, etc	144 Front St. West.
2008	Allison, J. Wesley		Banker	Morrisburg, Ont.
891	Ames, A. E.	A. E. Ames & Co., Ltd.	Bankers & Brokers	7 King St. East.
1303	Amsden, L. G.	Cohen Bros., Ltd.	Mfg. Opticians	24 Adelaide St. West.
2215	Anderson, F. G.	Dominion Garment Co., Ltd.	Manager	Box 209, Guelph, Ont.
1620	Anderson, Geo.	Anderson & Macbeth Co., Ltd.	Wholesale Hats	76 Bay St.
1743	Anderson, Geo.	Crown Tailoring Co.		38 Adelaide St. West.
1351	Anderson, G. I.	G. I. Anderson & Co.	Flour	St. John's, Newfoundland.
1680	Anderson, T. O.		Broker	23 Melinda St.
2009	Anderson, J. E.	Lake of the Woods Mill. Co.		52½ King St. East.
1328	Anderson, Wallace	Acadia Sugar Ref. Co.		27 Front St. East.
1576	Andrew, Geo.		Auctioneer	Milton, Ont.
1707	Anglin, Arthur W.	Blake, Lash & Cassels	Barristers	Bank of Commerce Bldg.
1780	Angus, Fred. W.	Wm. Angus Co.	Mfrs. Agents	28 & 30 Wellington St. West.
1877	Angus, Robt. F.	N. M. Angus & Co.	Mfrs. Agents	602 Carlaw Bldg.
285	Ansley, A.	A. Ansley & Co.	Hats, Caps and Straws	50-52 Wellington St. West.

1014	Anthes, Henry W...	Toronto Foundry Co.....	Ironfounders, Mfrs. Soil Pipes & Fittings.....	Jefferson, Pardee Ave. and Liberty St.
1781	Anthes, L. L.....			
1076	Apted, W. H.....	.....	Printing.....	54 Yonge St.
472	Armstrong, H. D. P...	Guardian Fire Assu. Co.....	General Agent.....	16-18 Leader Lane.
1706	Armstrong, H. I.....	H. I. Armstrong & Co.....	Commission Merchants.....	McKinnon Bldg.
1296	Ash, Henry J.....	.....	Fruit & Commission.....	35 Church St.
2010	Asling, H. M.....	Asling & Doherty.....	Stockbrokers.....	30 Victoria St.
1558	Atkinson, Joseph E...	Star Printing & Publishing Co..	Printer and Publisher.....	18 King St. West.
1911	Atkinson, Wm. G.....	Atkinson Bros.....	Fancy Goods.....	36 Wellington St. East.
2011	Auld, Alexander R....	Nisbet & Auld.....	Dry Goods.....	34 Wellington St. West.
1878	Austin, Richard.....	Macdonald Mfg. Co., Ltd.....	Manufacturing.....	145 Spadina Ave.
998	Bailey, Chas. L.....	Wm. Jessop & Sons, Ltd.....	Manager.....	80 Bay St.
1879	Bailey, Wm. C.....	King Edward Hotel.....	Manager.....	King & Victoria Sts.
2142	Baillie, F. W.....	Baillie, Croft & Wood.....	Brokers.....	42 King St. West
853	Baird, Geo. Hugh...	Crane & Baird.....	Grain Merchants, etc.....	315-318 Board of Trade Bldg.
32	Baird, H. N.....			
861	Baird, Henry N.....	Toronto Type Foundry.....	Secretary.....	70 York St.
2012	Baird, H. N.....	Norris & Co.....	Grain Merchants.....	Grain Exchange, Winnipeg, Man.
1607	Baker, Geo. A.....	Flett, Lowndes & Co., Ltd....	Importers & Manufacturers...	144 Front St. West.
1603	Baker, R. L.....	Richard L. Baker Co.....	Mfrs. Agents & Jobbers.....	Empire Bldg.
1776	Band, C. S.....	Jas. Carruthers & Co., Ltd....	Exporters.....	313 Board of Trade Bldg.
388	Band, C. W.....			
188	Barber, A. W.....	Supt. Ontario Division.....	C. P. R. Telegraph Co.....	Board of Trade Bldg.
2143	Barber, Henry.....	Henry Barber & Co.....	Accountants.....	18 Wellington St. East.
970	Barker, Harry C.....	The Harry Webb Co., Ltd....	Manager.....	447 Yonge St.
932	Barr, Walter J.....	The Goldsmiths Stock Co. of Canada.....	Wholesale Jewellery.....	50 Yonge St.
1912	Barr, William.....	Canadian Bag Co., Ltd.....	.....	54 Wellington St. East.
1880	Batt, C. W.....	.....	Contractor.....	Toronto Junction.
1722	Batt, R. J.....	.....	Lumber.....	Toronto Junction.
1723	Batt, T. W.....	.....	Lumber.....	Toronto Junction.
1913	Baylis, F.....	Pilkington Bros., Ltd.....	Glass.....	19 Mercer St.
1044	Beal, Geo. P.....	Beal Bros.....	Wholesale Leather.....	52 Wellington St. East.
87	Beal, R. M.....	The R.M. Beal Leather Co.,Ltd.	Wholesale Leather.....	Lindsay, Ont.
347	Beardmore, Alfred O.	Beardmore & Co.....	Whol. Leather, Tanners, etc...	39 Front St. East.
349	Beardmore, G. W....			
348	Beardmore, W. D....			
1262	Beaty, J. Gilbert.....	Marshall, Spader & Co.....	Brokerage (Members New York Stock Exchange).....	King Edward Hotel Bldg.
1658	Beatty, C. W.....	Beatty, Kerr & Verner, Ltd...	Wholesale Dry Goods.....	62 Wellington St. West.
*47	Beatty, W. H.....	Beatty, Blackstock, Chadwick & Riddell.....	Barristers.....	58 Wellington St. East.
1881	Bedlington, H. C.....	Myott, Son & Co., Ltd.....	Crockery Importers.....	785 Yonge St.

No.	Name.	Firm.	Business.	Location.
1783	Begg, Evan A.....	The Dominion Bank.....	Secretary.....	King and Yonge Sts.
1914	Begg, Wm. R.....	.....	Mfrs. Agent.....	88 Bay St.
2013	Belcher, Fred. P.....	.....	Vessel Broker.....	Grain Exchange, Winnipeg,Man.
1882	Berkinshaw, W. E..	The Flett, Lowndes Co., Ltd.. / The Lowndes Co., Ltd.....	Accountant.....	142-4 Front St. West.
887	Berkinshaw, W. H....	.....	Merchant.....	Calgary, Alta.
1337	Bethune, H. J.....	Dominion Bank.....	Inspector.....	King & Yonge Sts.
*558	Bickell, W. J.....	Universal Specialty Co.....	.....	8 Spruce St.
1621	Binns, Harry.....	.....	Mfrs. Agent.....	28 Wellington St. West.
1915	Bird, Thos. A.....	Bank of Toronto.....	Inspector.....	60 Wellington St. East.
1808	Bizzey, Jas. E.....	Calico Printers Assn., Ltd., of Manchester, Eng.....	Canadian Rep.....	78 Bay St.
1777	Black, David.....	Jas. Carruthers & Co., Ltd....	Bookkeeper.....	313 Board of Trade Bldg.
923	Black, James C.....	W. R. Johnston & Co.....	Wholesale Clothing.....	Cor. Front & York Sts.
1785	Black, S. W.....	S. W. Black & Co.....	Real Estate Brokers.....	25 Toronto St.
2216	Blackburn, A. R.....	Nordheimer Piano & Music Co .	.....	15 King St. East.
*768	Blackley, Wm.....	.....	Mfrs. Agent.....	30 Wellington St. West.
1537	Blackwell, C. S.....	The Park, Blackwell Co.....	Pork Packing.....	Foot of Bathurst St.
566	Blaikie, J. L.....	The Canada Landed and National Invest. Co. & North Am. Life Ass. Co.....	President.....	127 Bloor St. West.
*27	Blain, Hugh.....	The Eby, Blain Co., Ltd.....	Wholesale Grocers.....	21-23 Front St. East.
1604	Blake, Thomas.....	Wallace, Blake & Shouldite...	Wholesale Linens.....	79 Wellington St. West.
2259	Blogg, T. C.....	Com. Union Fire Ass. Co.....	.....	49 Wellington St. East.
719	Boeckh, Emil C.....	United Factories, Ltd.....	Brush, Broom & Woodw'e Mfrs.	80 York St.
2266	Bogert, C. A.....	Dominion Bank.....	General Manager.....	King & Yonge Sts.
1786	Bogert, M. S.....	Dominion Bank.....	Bank Inspector.....	King & Yonge Sts.
1664	Boland, E. T.....	The Robert Redford Co.....	Steamship Agents.....	110 Union Station.
2282	Boland, W. J.....	Macdonell & Boland.....	Barristers.....	2 Toronto St.
*449	Bolte, Auguste.....	.....	Brewers' Supplies.....	47 Colborne St.
1186	Bond, H. E.....	H. E. Bond & Co., Ltd.....	Wholesale Clothing.....	68 Wellington St. West.
1787	Bongard, R. R.....	Charles Head & Co.....	Manager for Canada.....	29 & 31 Jordan St.
1622	Bonnick, Chas.....	Ames, Holden Co., Ltd.....	Boots and Shoes.....	133 Wellington St. West.
656	Boomer, H. C.....	.....	.....	Board of Trade Bldg.
1624	Booth, Geo. W.....	George Borgfeldt & Co.....	Mfrs. Agents.....	66 Wellington St. West.
1636	Boulter, Geo. E.....	Boulter, Davies & Co.....	Wholesale Boots and Shoes....	24 Front St. West.
1669	Boulter, John H.....	Boulter & Co.....	Wholesale Woollens.....	77 Bay St.
1782	Bowen, T. J.....	T. J. Bowen & Co.....	Contractors.....	870 Queen St. West.
1788	Bowes, J. L.....	The J. A. McLean Produce Co.	Produce.....	77 Colborne St.
1289	Boyd, W. T. C.....	Mossom Boyd Co..... / Trent Valley Navigat'n Co.,Ltd.	Lumber	Bobcaygeon.

865	Boyd, Mossom M.....	Mossom Boyd Co.....	Lumber Manufacturers.....	Bobcaygeon.
1649	Boyd, George.....	.....	Manufacturers Agent.....	29 Melinda St.
1672	Boyd, John.....	Boyd, Brumell Co., Ltd.....	Fancy Goods.....	11 Wellington St. West
2016	Bradshaw, T.....	The Imperial Life Assur. Co...	Actuary.....	26 King St. East.
1789	Brain, J. A.....	.....	Grain.....	510 Board of Trade.
2264	Braithwaite, A. D.....	Bank of Montreal.....	Manager.....	Toronto.
452	Brandon, Jas.....	.....	Insurance Agent.....	23 Toronto St.
1523	Bredin, M.....	The Bredin Bread Co., Ltd....	Bread Manufacturers.....	160 Avenue Road.
161	Breithaupt, J. C....	The Breith'pt Leath'r Co., Ltd.	Secretary.....	Berlin, Ont.
91	Breithaupt, Louis J.	"	President.....	"
2145	Brereton, R. L.....	Brereton & Manning.....	Wholesale Furs.....	59-61 Wellington St. West.
73	Briggs, S. E.....	Steele, Briggs Seed Co., Ltd...	Seed Merchants.....	105-107 Front St. East.
379	Briggs, Rev. W., D.D.	Methodist Book Room.....	Selling and Publishing.....	29-33 Richmond St. West.
933	Bright, Thomas G.....	T. G. Bright & Co.....	Wine Manufacturers.....	18 Church St.
1685	Brittain, Chas. J.....	Can. Fairbanks Co.....	Manager.....	26-28 Front St. West.
2269	Brock, Henry.....	W. R. Brock Co., Ltd.....	Wholesale Dry Goods.....	Bay & Wellington Sts.
1506	Brock, W. F.....	The Royal Bank of Canada...	Manager.....	Yonge & Wellington Sts.
*614	Brock, Wm. R.....	The W. R. Brock Co., Ltd....	Wholesale Dry Goods.....	Bay & Wellington Sts.
1709	Brodigan, C. A.....	Canada Neckwear, Ltd.....	Neckwear Mfg.....	40 Scott St.
1917	Brodie, J. K.....	Standard Bank.....	.....	Temple Bldg.
2017	Broderick, Frank.....	Frank Broderick & Co.....	Contracting Tailors.....	113 King St. West.
2146	Brooks, John.....	Brooks-Sanford Hardware,Ltd.	President.....	113 Bay St.
1655	Brooks, Wm.....	"	Hardware.....	"
1790	Brophy, Henry.....	The Toronto News Co.....	Manager.....	42 Yonge St.
1791	Broughall, F. W.....	Sterling Bank.....	General Manager.....	50 Yonge St.
1610	Brown, Ed. D.....	Dominion Brewery Co., Ltd...	Manager.....	496 Queen St. East.
1586	Brown, John.....	John Brown & Co.....	Wholesale Flour & Grain.....	179 Pacific Ave., Toronto Jct.
1754	Brown, J. E.....	J. E. Brown & Co., Ltd.....	Manufacturing Jewellers.....	72 York St.
1918	Brown, J. Francis.....	.....	Architect.....	Board of Trade Bldg.
119	Brown, Marshall H....	C. P. Ry. Co.....	General Freight Agent.....	Union Station.
1555	Brown, Murray.....	Alex. Brown Milling Co.....	Millers.....	Toronto.
601	Brown, Richard.....	The Brown Bros. Co., Ltd.....	Wholesale Mfg. Stationers.....	51-53 Wellington St. West
934	Brown, Thos. Albert..	"	"	"
972	Brown, W. Greenwood	Equity Fire Ins. Co.....	General Manager.....	24 King St. West.
1563	Browne, Wm. B.....	W. B. Browne & Co.....	Flour Merchants.....	512 Board of Trade Bldg.
1618	Brush, Seely B.....	Brush & Co.....	Corset Manufacturers.....	130 Pearl St.
283	Buchanan, J. O.....	Buchanan, Seagram & Co.....	Stockbrokers.....	34 Melinda St.
2217	Buck, John L.....	J. L. Buck & Son.....	Grain & Seeds.....	Port Rowan, Ont.
653	Bulling, W. B.....	Canadian Pacific Ry. Co.....	Asst. Freight Traffic Manager..	Union Station.
1883	Buntin, Alex.....	Buntin, Reid & Co.....	Wholesale Paper.....	13 Colborne St.
447	Burgess, Ralph K.....	.....	Manufacturer.....	43 Adelaide St. East.
1695	Burnett, Geo. G.....	Burnett, Ormsby & Clapp.....	Insurance Brokers.....	7 Melinda St.
2147	Burns, A. N.....	Smith Wool Stock Co., Ltd....	Secy.-Treasurer.....	221 Front St. East.
1775	Burns, Edward.....	McClung & Burns.....	Commission Merchants.....	117 Wellington St. West.
1919	Burns, J. A.....	.....	Grain Merchant.....	Hamilton, Ont.

No.	Name.	Firm.	Business.	Location.
*509	Burns, P.....	P. Burns & Co.....	Coal Merchants.....	44 King St. East.
2018	Burns, Robert E.....	Caulfeild, Burns & Gibson, Ltd.	Wholesale Men's Furnishings..	18 Wellington St. West.
2019	Burt, C. K.....	W. E. Chalcroft & Co., Ltd....	Managing Director.....	71 York St.
1662	Burton, P. H.....	Burton, Spence & Co.....	.....	44 York St.
1772	Butler, Alexander.....	.....	Flour & Grain.....	512 Board of Trade Bldg.
1691	Calbeck, Geo.....	S. F. McKinnon & Co., Ltd...	Wholesale Millinery & Mfg....	Cor. Wellington & York Sts
288	Caldwell, Chas.....	C. Caldwell & Co.....	Hay & Grain.....	102 Front St. East.
1128	Calvert, C. E.....	The Calvert & Dwyer Co., Ltd..	Wool Merchants.....	117 Wellington St. West.
2265	Cambie, Chas.....	Canadian Bank of Commerce..	Assistant Manager.....	Toronto.
2020	Cameron, Malcolm A..	Boston Manufacturing Co.....	Manufacturers.....	8 Wellington St. West.
522	Campbell, Arch., M.P..	.....	Merchant Miller.....	Toronto Junction.
1792	Campbell, Douglas A..	Campbell Milling Co., Ltd.....	Flour Milling.....	Toronto Junction.
2247	Campbell, Enos M....	.....	Grain Inspector.....	28 Front St. East.
*404	Campbell, Paul.....	.....	.....	Merton, Halton Co., Ont.
2021	Campbell, Wm.....	.....	Grain Dealer.....	Bradford, Ont.
801	Candee, Chas. N.....	Gutta Percha & Rubber Mfg. Co. of Toronto, Ltd.....	Secretary.....	47 Yonge St.
2022	Cane, Jas. G.....	J. G. Cane & Co.....	Lumber Merchants.....	411 McKinnon Bldg.
1920	Canovan, John Birch..	Thos. Ogilvie & Sons.....	Woollen Buyers.....	72-74 Bay St.
1793	Carley, D. L.....	Boulter & Stewart.....	Manufacturers.....	302 Church St.
1566	Carmichael, Neil.....	Smith & Carmichael.....	Wholesale Produce & Comm'sn	22 Cottingham St.
178	Carrick, John.....	Hedley Shaw Milling Co.....	Flour and Grain.....	Board of Trade Bldg.
2023	Carruthers, Geo. A....	J. Carruthers & Co.....	Grain Exporters.....	Grain Exch'ge Winnipeg, Man.
*754	Carruthers, James.....	Jas. Carruthers & Co.....	Exporters.....	312-314 Board of Trade Bldg.
1921	Carruthers, William...	Jas. Carruthers & Co., Ltd....	Grain Exporters.....	Board of Trade, Montreal, P.Q.
107	Carswell, Robert.....	The Carswell Co., Ltd.....	Law Booksellers.....	30 Adelaide St. East.
1884	Carter, H. J.....	E. T. Carter & Co.....	Wool, Hides, etc.....	83-85 Front St. East.
1248	Carveth, J. Alva.....	J. A. Carveth & Co., Ltd.....	Medical Book Publishers.....	434 Yonge St.
1174	Cassidey, J. J.....	Can. Mfg. Pub. Co., Ltd.....	President.....	McKinnon Bldg.
*354	Catto, Chas. J.....	J. Catto & Sons.....	Importers Dry Goods.....	57-61 King St. East.
686	Catto, J.....	"	"	"
823	Caulfeild, Hans J.....	Caulfeild, Burns & Gibson, Ltd.	Who. Men's Furnishings Mfrs..	18 Wellington St. West.
135	Cavanagh, A.....	.....	Grain Merchant.....	Board of Trade Bldg.
1923	Chalmers, Andrew.....	The Chalmers Milling Co.....	Millers.....	East Toronto.
2025	Chantler, John A.....	.....	Commission Merchant.....	29 Melinda St.
2218	Chapman, Albert Chas.	A. C. Chapman, Ltd.....	Glove Manufacturers.....	8-10 Wellington St. East.
2287	Charles, Joseph H.....	Musson Book Co.....	.....	23 Richmond St. West.
71	Cherry, S. J.....	.....	Miller.....	Preston, Ont.
1924	Cholwell, J. D.....	Board of Trade Hotel.....	.....	39 Yonge St.
920	Christie, R. J.....	Christie, Brown & Co., Ltd....	Biscuit Manufacturers.....	23-31 Duke St.

974	Churchill, Fred. W....	.....	Insurance & Ticket Agent.....	Collingwood, Ont.
2148	Clapp, Chas. R.....	Burnett, Ormsby & Clapp.....	Insurance Brokers.....	7 Melinda St.
213	Clark, T. J.....	Rolph & Clark, Ltd.....	Lithographers.....	Simcoe & Pearl Sts.
*139	Clarke, A. R.....	A. R. Clarke Co.....	Leather and Glove Mfg.....	613-617 Eastern Ave.
1925	Clarke, John.....	Clarke & Hannah.....	Grain Merchants.....	Orangeville, Ont.
677	Clarke, L. H.....	.....	Grain Merchant.....	Board of Trade Bldg.
422	Clarkson, E. R. C., F.C.A.....	Clarkson & Cross.....	Chartered Accountants.....	Scott St.
1612	Clarkson, G. T.....	Clarkson & Cross.....	Accountants.....	Scott St.
937	Clemes, Walter H.....	A. R. Williams Machinery Co., Ltd.....	.....	95 Front St. West.
1192	Clergue, F. H.....	.....	President Algoma Central Ry..	Sault Ste. Marie, Ont.
269	Clinch, C. W.....	The Molsons Bank.....	Manager.....	Cor. King & Bay Sts.
1716	Cluff, R. J.....	R. J. Cluff & Co.....	Daisy Hot Water Boilers.....	50 Lombard St.
893	Coady, Richard T.....	.....	City Treasurer.....	City Hall.
2274	Cobbledick, N. B.....	.....	Undertaker.....	East Toronto.
1644	Cockburn, Wm. A.....	Cockburn & Rea.....	Wholesale Millinery.....	54-56 Wellington St. West.
*199	Cockshutt, Chas.....	Chas. Cockshutt & Co.....	.....	23 Jordan St.
457	Cockshutt, W. Foster, M.P.....	.....	Merchant & Manufacturer.....	Brantford, Ont.
507	Coffee, Jno. L.....	Coffee, Hargraft & Co.....	Grain.....	Board of Trade Bldg.
1283	Cooley, Geo. W.....	.....	Wines & Liquors.....	601 Yonge St.
368	Cooper, D. D'E.....	Lehigh Valley R.R.....	Agent.....	Board of Trade Bldg.
2027	Cooper, Hubert Ashton	Cooper & Co.....	Merchants.....	73 Harvard Ave.
*515	Cooper, James.....	.....	.....	54 Carleton Rd., Boston, Eng.
1885	Cooper, Robert.....	.....	Miller.....	Welland, Ont.
2239	Copeland, J. J.....	Copeland & Fairbairn.....	Real Estate.....	24 Victoria St.
1182	Copeland, R. J.....	The Copeland, Chatterson Co., Ltd.....	Mfrs. Pepetual Ledgers.....	75-77 Queen St. West.
1617	Copping, Geo. R.....	.....	Manufacturers Agent.....	29 Melinda St.
973	Corby, Harry, M.P....	.....	Distiller & Wine Merchant....	Belleville, Ont.
1101	Corcoran, J. W.....	Canada Printing Ink Co.....	Manager.....	Duncan & Pearl Sts.
2028	Cornish, J. W.....	Lakefield Milling Co.....	Millers.....	Lakefield, Ont.
1183	Coryell, C. S.....	The Adams Furniture Co., Ltd.	President.....	Queen & James Sts.
2029	Cosbie, Robert H.....	.....	Dry Goods.....	30 Wellington St. West.
532	Cosgrave, L. J.....	The Cosgrave Brewing Co. of Toronto, Ltd.....	Brewers, etc.....	291 Niagara St.
1926	Cosgrave, Jas.....		Secretary.....	
748	Coulson, D.....	Bank of Toronto.....	General Manager.....	60 Wellington St. East.
1702	Coulter, Jos.....	Jos. Coulter & Co.....	Manufacturers.....	15 Court St.
1927	Couse, William.....	.....	Grain, Seeds, Coal & Wood....	Streetsville, Ont.
331	Cowan, J. W.....	The Cowan Co., Ltd.....	Mfrs. Cocoa & Chocolate.....	Stirling Road & Dundas St.
1886	Cowan, Wm.....	Luxfer Prism Co., Ltd.....	Manager.....	100 King St. West.
604	Cox, Ed. Wm.....	Canada Life Assurance Co.....	General Manager.....	40-46 King St. West.
*23	Cox, Hon. Geo. A.....	.....	Bank President.....	46 King St. West.
1713	Cragg, F. H.....	.....	Manufacturers Agent.....	78 Bay St.

No.	Name.	Firm.	Business.	Location.
918	Crangle, Capt. S.....	.....	Steamboat Owner.....	35 Rosedale Rd.
1795	Crawford, A. W.....	Crown Coal Co.....	.....	16 Boswell Ave.
1928	Crawford, Geo. S.....	Bank of Montreal.....	Manager.....	539 Church St.
2150	Croft, Wm.....	Wm. Croft & Sons.....	Mfrs. & Importers of Fancy Goods, Notions & Fishing Tackle.....	126-132 Queen St. East.
1470	Cromarty, R. R.....	Canada Law Book Co.....	Publishers.....	32 Toronto St.
2151	Crone, Walter S.....	H. W. Nelson & Co., Limited..	Broom Manufacturing.....	92 Adelaide St. West.
1611	Cronyn, B. B.....	W. R. Brock & Co., Ltd.....	Wholesale Dry Goods.....	Bay & Wellington Sts.
2220	Cronyn, Chas. B.....	C. B. Cronyn & Co.....	Brokers.....	20 King St. East.
111	Cross, W. H., F.C.A...	Clarkson & Cross.....	Chartered Accountants.....	Scott St.
1546	Crossland, E. F.....	Steele, Briggs Seed Co., Ltd...	Seeds.....	105 Front St. East.
1930	Crowe, G. R.....	Northern Elevator Co.....	Grain Exporters.....	Winnipeg, Man.
1929	Crowe, Geo. T.....	.....	Grain Merchant.....	Chatham, Ont.
*171	Crowther, W. C.....	.....	.....	Dominion Bank Bldg.
1559	Cumberland, Chas. R..	Sovereign Bank of Canada....	Manager.....	28 King St. West.
493	Cumberland, F. Barlow	.....	Vessel Owner	Port Hope, Ont.
1353	Cummings, J. A.....	.....	Stock & Grain Broker.....	56 Victoria St.
1673	Currie, Edward.....	Ontario Novelty Co.....	Manufacturers of Novelties....	111 King St. East.
1931	Cuthbertson, Geo. J...	Bank of Toronto.....	Manager.....	King & Bathurst Sts.
2152	Cuttle, Jas. A.....	Montreal Transportation Co...	Vessel Owners.....	Montreal, P.Q.
2222	Daley, J. J.....	E. R. Bacon.....	Manager Elevator.....	11 Aberdeen Chambers.
1675	Dallas, H.....	McLaren & Dallas.....	Boots & Shoes.....	30 Front St. West.
2153	Dana, R. H.....	Imperial Export Co., Ltd.....	Exporters.....	58 Front St. West.
517	Darling, Andrew.....	Wyld-Darling Co., Ltd.....	Wholesale Dry Goods—V.-Pres.	82 Spadina Ave.
†24	Darling, Henry W....	General Electric Co.....	.....	Schenectady, N.Y.
198	Darling, Robert.....	Robert Darling & Co.....	Wholesale Woollens & Tailors' Trimmings.....	92 Adelaide St. West.
463	Davidson, Col. Jno. I..	The Davidson & Hay Co., Ltd..	Wholesale Grocers.....	36 Yonge St.
2273	Davidson, R. L.....	.....	Mfrs. Agent.....	77 York St.
1674	Davies, Chas. A.....	Boulter, Davies & Co.....	Wholesale Shoes.....	24 Front St. West.
328	Davies, Robt.....	Don Valley Brick Works.....	Proprietors.....	36 Toronto St.
1796	Davis, A. L.....	The Imperial Guarantee & Accident Co. of Canada.....	.....	Canada Life Bldg., 42 King W.
270	Davis, Hon. E. J.....	A. Davis & Son, Ltd..... / Davis Leather Co., Ltd...	Tanners.....	Kingston. / Newmarket.
1932	Davis, R. R.....	Charles Lemon & Co.....	Manufacturers Agents.....	29 Melinda St.
1933	Davison, J. M.....	.....	Hop Broker.....	Gooderham Bldg.
1285	Dawson, H. W.....	The Dawson Com. Co., Ltd....	Provisions & Commission.....	West Market & Colborne Sts.
1577	Dean, W. H.....	.....	Cattle Dealer.....	Western Cattle Mkt., Toronto.

2267	Deeks, D. W.	.....	Mfrs. Agent	77 York St.
1543	Denison, Lt.-Col. G. T.	.....	.....	"Heydon Villa," Toronto.
1512	Denne, T. H. G.	The American Cereal Co.	Manufacturers of Cereals	Peterboro', Ont.
2154	Denny, James.	The Gilchrist Clothing Co.	Wholesale Clothing	Yonge & Temperance Sts.
1316	Denton, Frank, K.C.	Kent Northern Ry.	President	20 King St. East.
1614	Denton, W. A.	Denton, Mitchell & Duncan	Wholesale Dry Goods	79 Wellington St. West,
1887	Despard, W. H.	White & Co., Ltd.	Wholesale Fruit & Produce	64 Front St. East.
1248	Dewdney, A. H.	A. H. Dewdney & Bro.	Manufacturing Jewellers	44 Colborne St.
330	Dewey, C. E.	G. T. Ry. System	Division Freight Agent	Union Station.
1046	Dexter, Thos. G.	H. S. Howland, Sons & Co., Ltd.	Wholesale Hardware	138-140 Front St. West.
846	Dick, John	The Smart Bag Co., Ltd.	Mfrs. of Cloth Bags, Woollens, etc	77 York St.
2223	Dickie, E.	.....	Real Estate	28 Wellington St. East.
367	Dignum, E. J.	E. J. Dignum & Co., Ltd.	Imp. of Woollens, Trimmings & Dry Goods	84 Bay St.
897	Dineen, Wm.	W. & D. Dineen	Hats & Furs	Temperance & Yonge Sts.
1719	Dineen, W. F.		Secretary	
2032	Dingle, F. E.	Scott & Walmsley	Insurance	32 Church St.
1677	Dingman, H. J.	.....	Manufacturers Agent	77 York St.
1735	Dinnick, A. G. C.	Canadian Casualty and Boiler Insurance Co.	General Manager	22-24 Adelaide St. East.
1209	Dinnick, W. S.	Standard Loan Co.	Manager	Victoria & Adelaide Sts.
1934	Dixon, Jno. J.	A. J. Wright & Co.	Brokers	Canada Life Bldg.
2155	Dobie, William.	E. W. Gillett & Co.	General Manager	King St. West.
2033	Doherty, T. Arthur	Joseph Simpson Sons	Knitting Factory	8 Berkeley St.
2034	Doherty, W. K.	Asling & Doherty	Stock Brokers	30 Victoria St.
372	Donald, R. A.	Wood Products Co.	.....	80 King St. East.
*50	Donogh, John.	Imperial Lumber Co., Ltd.	.....	Scott and Front Sts.
1643	Doran, J. J.	H. E. Bond & Co., Ltd.	Clothing Mfg	Empire Bldg.
2035	Douglas, S. J.	Douglas & Ratcliffe, Ltd.	Wholesale Paper	30 West Market St.
118	Douglas, Wm. J.	The Mail Printing Co.	General Manager	King & Bay Sts.
1589	Douglas, J. C.	Gordon, Mackay & Co.	Wholesale Dry Goods	48 Front St. West.
2243	Douglas, W. M.	Gordon, Mackay & Co.	Wholesale Dry Goods	48 Front St. West.
518	Downey, James H.	J. H. Downey & Co.	Grain & Coal	Whitby, Ont.
393	Dracas, J. H.	.....	Miller	Streetsville, Ont.
2156	Draper, A. W.	.....	Real Estate	30 Victoria St.
1660	Draper, C. H.	Bartrum Harvey Co.	Woollens	77 Bay St.
*618	Drynan, Jno.	W. A. Murray & Co., Ltd.	President	17-27 King St. East.
1888	Duncan, Lyle.	Denton, Mitchell & Duncan	Wholesale Dry Goods	79 Wellington St. West.
2271	Dunning, C. W.	.....	Mfrs. Agent	Carlaw Bldg.
2036	Dunsheath, J. H.	The Dunsheath McMillan Co.	Grain Merchants	Grain Exchange, Winnipeg, Man.
1080	Dunstan, K. J.	The Bell Tel. Co., Ltd.	Local Manager	35-37 Temperance St.
1703	Dyas, W. J.	.....	Publisher	15 Toronto St.

No.	Name.	Firm.	Business.	Location.
1739	Easson, R. H.....	The Otto Higel Co., Ltd.....	Mfrs. Piano Aetions, etc.....	King & Bathurst Sts.
790	Eastmure, A. L.....	Eastmure & Lightburn.....	Insurance, etc.....	65 Adelaide St. East
976	Eaton, J. C.....	The T. Eaton Co., Ltd.....	Dry Goods.....	190 Yonge St.
1797	Eby, H. D.....	The Eby, Blain Co., Ltd.....	Wholesale Grocers.....	21-23 Front St. East.
*25	Eby, J. F.....			
886	Eckardt, A. J. H.....	National Casket Co.....	Whol. Undertakers' Supplies and Plated Wares.....	107 Niagara St.
499	Eckardt, H. P.....	H. P. Eckardt & Co.....	Wholesale Grocers.....	Front & Scott Sts.
2037	Eddis, Wilton C.....	.....	Chartered Accountant.....	9 Toronto St.
1728	Edmanson, W. J.....	Edmanson, Bates & Co.....	Proprietary Medicines.....	32½ Colborne St.
1270	Edmonds, Charles E...	Christie, Brown & Co., Ltd....	Biscuit Manufacturers.....	23 Duke St.
1346	Edmonds, W. L.....	MacLean Pub. Co.....	Manager.....	10 Front St. East.
1115	Edwards, Geo., F.C.A..	Edwards, Morgan & Co.....	Chartered Accountants.....	18-20 King St. West.
2038	Egan, T. Y.....	J. Y. & T. Y. Egan.....	Truss Manufacturers.....	192 King St. West.
*610	Elliott, Wm. Scott....	The Elliott & Co., Ltd.....	Wholesale Druggists.....	5 Front St. East.
2039	Ellis, A. B.....	McLaughlin & Ellis.....	Grain Merchants.....	Grain Exchange, Winnipeg, Man.
321	Ellis, D. O.....	.....	Grain Merchant.....	504 Board of Trade Bldg.
*663	Ellis, J. F.....	The Barber & Ellis Co.....	Envelope Makers & Paper Dlrs.	72 York St.
291	Ellis, M. C.....			
400	Ellis, P. W.....	P. W. Ellis & Co., Ltd.....	Wholesale Jewellery Mfrs.....	31 Wellington St. East.
387	Ellis, R. Y.....			
1798	English, E. A.....	.....	Real Estate Broker.....	48 Victoria St.
1513	Ennis, T. A.....	Ennis & Stoppani.....	Brokers.....	38 Broad St., New York, N.Y.
2157	Esdaile, C. B.....	Wight & Esdaile.....	Grain and Freight Brokers....	Montreal, P.Q.
1608	Evans, Fred. P.....	Ladies' Wear, Ltd.....	Manufacturers.....	Empire Bldg.
2244	Evans, T. W. W.....	.....	Barrister.....	Bradford, Ont.
1745	Ewart, J. H.....	Phœnix Insurance Co. of England.....	Insurance Agent.....	6 Wellington St. East.
1670	Fahey, Wm.....	.....	Accountant & Financial Agent	411 McKinnon Bldg.
1619	Fairbairn, Rhys D....	Rhys D. Fairbairn, Limited...	Ladies Neckwear.....	10 Wellington St. East.
2040	Fairweather, Arthur...	S. McNairn.....	Grain and Commission.....	Scott & Colborne Sts.
1471	Fairweather, R. H...	J. W. T. Fairweather & Co....	Mfg. Furriers and Hatters.....	84-86 Yonge St.
49	Fairweather, J.W.T..			
1799	Featherston, Arthur M.	Acci. & Guar. Co. of Canada....	Chief Agent Prov. of Ontario..	Temple Bldg.
1800	Fee, John J.....	.....	Wholesale Produce.....	62 Front St. East.
1081	Fensom, Geo. H.....	The Fensom Elevator Co., Ltd.	Elevator Manufacturers.....	50-56 Duke St.
1935	Ferguson, R. D.....	.....	Cement and Briek.....	Port Stanley, Ont.
1682	Ffolks, E. G. E.....	Wilkinson Plough Works.....	Manager.....	Toronto Junetion.
165	Firstbrook, John....	The Firstbrook Box Co., Ltd..	Manufacturers Boxes and Lumber.....	301 King St. East.
166	Firstbrook, Wm. A .			

1801	Fischer, W. G.....	Wholesale Leather Co.....	.....	83 Front St. East.
2042	Fisher, Alexander D...	The A. D. Fisher Co., Ltd.....	Manufacturers.....	34 Richmond St. East.
578	Fisher, John L.....	Jas. Richardson & Sons.....	Grain Merchants.....	Board of Trade Bldg.
869	Fisher, Robt. C.....	Gore Paper Mills.....	.....	Dundas, Ont.
*127	Flavelle, J. D.....	The Flavelle Milling Co., Ltd..	Millers and Grain Merchants...	Lindsay, Ont.
337	Flavelle, J. W.....	The Wm. Davies Co., Ltd.....	Managing Director.....	Beachell St.
1180	Fletcher, Benj.....	Fletcher Manufacturing Co....	Bakers and Confectioners' Tools, Soda Fountains, etc..	440-442 Yonge St.
*323	Flett, John.....	Flett, Lowndes & Co., Ltd....	Wholesale Trimmings, Linings and Buttons.....	144 Front St. West.
505	Flynn, Thos.....	L. Coffee & Co.....	Grain Merchants.....	410-11 Board of Trade Bld.
*356	Follett, Jos. J.....	.....	Merchant Tailor.....	181 Yonge St.
786	Forster, A.....	M. B. Perine & Co.....	Mfrs. of Twine and Cordage...	Doon, Ont.
1936	Foster, C. B.....	C. P. Ry.....	District Passenger Agent.....	71 Yonge St.
1406	Foster, Hon. Geo. E...	Union Trust Co., Ltd.....	Manager.....	Alexander Palace.
645	Fowke, F. L.....	.....	General Merchant & Produce Dealer.....	Oshawa, Ont.
1891	Fowlds, Henry M....	H. M. Fowlds & Sons.....	Grain, Flour, Feed and Coal...	Hastings, Ont.
1937	Fowlds, Jas C.....			Campbellford, Ont.
2044	Fox, Wm. Claude.....	Fox & Ross.....	Stock Brokers.....	43 Scott St.
661	Foy, Geo. J.....	.....	Wholesale Wines and Liquors.	8 Front St. East.
1646	Foy, J. W.....	D. D. Hawthorn & Co.....	Wholesale Boots and Shoes....	64 Harvard Ave.
1018	Frankel, Leo.....	Frankel Bros.....	Metals.....	116-130 George St.
2159	Frankel, Maurice....			
1681	Fraser, E. D.....	A. E. Ames & Co., Ltd.....	Bankers and Brokers.....	7 King St. East.
1509	Fraser, R. Douglas....	Pres. Sabbath School Pub.....	Editor.....	Confederation Life Bldg.
1321	Frenkel, Samuel.....	.....	Wholesale Jewellery.....	53 Yonge St.
2045	Freyseng, Edward J...	Freyseng Cork Co., Ltd.....	Vice-Pres. and Manager.....	Queen & Sumach Sts.
497	Fudger, Harris H.....	The Robert Simpson Co., Ltd..	President.....	Queen and Yonge Sts.
1557	Gage, F. H.....	W. J. Gage, Ltd.....	Wholesale Books & Stationery.	84 Spadina Ave.
*233	Gage, W. J.			
1544	Gagnier, T. Harold....	H. Gagnier, Ltd.....	Publishers.....	Saturday Night Bldg.
1692	Gale, J. W.....	Gale Manufacturing Co., Ltd..	Manufacturers.....	30 Spadina Ave.
2047	Gallagher, Ziba.....	.....	Solicitor.....	34 Victoria St.
1221	Gartshore, J. J.....	.....	Ry. Equipment, Iron, etc.....	83 Front St. West.
980	George, W. K.....	Standard Silver Co., Ltd.....	President & Managing Director.	33-41 Hayter St.
1684	Gibbons, John J.....	.....	Advertising.....	Confederation Life Bldg.
193	Gibson, Ralph E.....	Conger Coal Co., Ltd.....	Importers Coal and Wood.....	6 King St. East.
1725	Gibson, R. L.....	R. L. Gibson.....	Medicines.....	88 Wellington St. West.
1938	Gibson, R. Louis....			
1700	Gillespie, A. C.....	Gillespie Fur Co., Ltd.....	Manufacturing Furriers.....	100 Front St. West.
2048	Gillett, Chas. W.....	.....	Grain and Stock Broker.....	159 La Salle St., Chicago, Ill.
1072	Gillies, Geo.....	Toronto Bolt & Forging Co., Ltd.	Mfrs. Bolts, Nuts, Forgings, etc.	Gananoque. Swansea.

No.	Name.	Firm.	Business.	Location.
1764	Gilmour, John W.....	Universal Knitting Co.....	Manufacturers	80 Wellington St. West.
2160	Glassco, E. S.....	Spader & Perkins.....	Brokers.....	King Edward Hotel Bldg.
1399	Glover, Jas. A.....	Standard Fuel Co.....	Coal and Wood.....	58 King St. East.
329	Godson, A. W.....	Godson Contracting Co.....	Contractors.....	10½ Terauley St.
809	Goldie, Geo. E.....	The Goldie Milling Co.....	Millers, etc.....	Ayr, Ont.
734	Goldie, John.....			
20	Goldie, James.....	.....	Miller.....	Guelph.
21	Goldie, Lincoln.....	.....	Flour and Grain.....	Guelph.
2248	Goldman, C. E. A.....	Aemilius Jarvis & Co.....	Brokers.....	Jordan St.
1892	Goldman, L.....	North American Life Ass. Co...	Managing Director.....	112-118 King St. West.
1749	Gooch, F. H.....	Evans & Gooch.....	Insurance Underwriters.....	26 Wellington St. East.
93	Goodall, James.....	.....	Grain and Seed Merchant.....	84 Front St. East.
156	Goode, C.....	.....	Grain Merchant.....	Gooderham Bldg.
1802	Goode, H. H.....	C. Goode.....	Grain.....	Gooderham Bldg.
225	Gooderham, A. E.....	.....	Distiller.....	72 Trinity St.
1167	Gooderham, E. G.....	The Toronto Silver Plate Co., Ltd.....	Manager.....	570 King St. West.
*812	Gooderham, Geo. H...	Colonial Investment and Loan Company.....	President.....	49 Wellington St. East.
735	Gooderham, Robt. T..	.....	Merchant.....	49 Wellington St. East.
*82	Gooderham, Wm. G...	Gooderham & Worts Co., Ltd..	Distillers.....	49 Wellington St. East.
28	Gordon, Colin F.....	John Kay, Son & Co.....	Carpets, etc.....	152 St. George St.
1634	Gordon, H. D. Lockart	.....	Chartered Accountant.....	York & Richmond Sts.
693	Gosling, Francis J.....	.....	.....	41 Wellington Place.
168	Gould, H. J.....	Gould Bros.....	Millers and Grain Dealers.....	Uxbridge, Ont.
*326	Goulding, Wm.....	Geo. Goulding & Sons.....	Wholesale Dry Goods.....	55-57 Wellington St. West.
7	Gourlay, Robert S....	Gourlay, Winter & Leeming...	Pianos and Organs.....	188 Yonge St.
898	Grasett, A. W.....	Commission Agent.....	Importer of Dry Goods.....	McKinnon Bldg.
1803	Greeff, Herm.....	Greeff-Bredt Co.....	Importers.....	60-62 Front St. West.
911	Green, Fred. L.....	.....	Miller.....	Greenwood, Ont.
1632	Green, John C.....	John C. Green, Ltd.....	Wholesale Millinery.....	70 Wellington St. West.
1893	Greey, Jno. W. (Jr.)...	Wm. & J. G. Greey.....	Mill Furnishings.....	6 Church Street.
2050	Gregg, Geo. R.....	G. R. Gregg & Co., Ltd.....	Japanese Goods.....	58 Front St. West.
1679	Greig, Robert.....	The Robert Greig Co., Ltd....	Mfrs. Cereals, Spices, etc.....	Pearl & Duncan Sts.
715	Gundy, Wm. P.....	W. J. Gage Co.,Ltd.....	Wholesale Stationers.....	84 Spadina Ave.
1418	Gundy, S. B.....	Henry Frowdes.....	Manager.....	25 Richmond St. West.
1941	Gundy, N. F.....	Meriden Britannia Co.....	Manufacturers Agents.....	Room Y, Confed. Life Bldg.
194	Gunn, Donald.....	Gunns, Ltd.....	Pork Packers, etc.....	74-80 Front St. East.
128	Gunn, Andrew.....			
1362	Gunn, James.....	Toronto Railway Co.....	Superintendent.....	Toronto Ry. Chambers.

1584	Gunn, W.....	W. Gunn & Co.....	Grain and Hay.....	Board of Trade Bldg.
1767	Gunther, R. E.....	E. & H. Gunther Co.....	Who. Jewellers' Supplies.....	198 Adelaide St. West.
*832	Gurney, Edward.....	The Gurney Foundry Co., Ltd.	Manufacturers Stoves, etc.....	474-498 King St. West.
2052	Gzowski, C. S.....	.....	Stock Broker.....	15 Toronto St.
1705	Haas, Stephen.....	Geo, H. Hees, Son & Co.....	Window Shades.....	52 Bay St.
1256	Hachborn, E. G.....	E. G. Hachborn & Co.....	Wholesale Clothing.....	54, 56 & 58 Front St. West.
1942	Hadley, Francis E....	Copland, Raymond Co.....	Flour Exporters.....	116 Broad St., New York, N.Y.
1268	Hagaman, T. C.....	.....	Wholesale Fruits.....	Oakville, Ont.
79	Hagarty, J. H. G.....	The St. Lawrence & Chicago Steam Nav. Co., Ltd.....	Manager.....	605 Board of Trade Bldg.
2224	Hahn, Paul.....	Nordheimer Piano Co., Ltd....	.....	15 King St. East.
1640	Haig, D. C.....	E. & S. Currie, Ltd.....	Bookkeeper.....	Empire Bldg.
2279	Haldenby, Chas. N....	Sanderson Pearcy & Co.....	Paints, Oils, etc.....	61-63-65 Adelaide St. West.
2238	Hall, J. Herbert.....	Conduits, Ltd.....	Conduits.....	Berkeley St.
1760	Hallam, John.....	.....	Hides and Wool.....	111 Front St. East.
2054	Hallworth, John B....	P. McIntosh & Son.....	Manager.....	131 McPherson Ave.
61	Hamilton, R. C.....	Love & Hamilton.....	General Insurance Agents.....	45 Scott St..
1678	Hamilton, W. A.....	W. B. Hamilton Shoe Co.,Ltd.	Mfrs. and Dealers in Boots and Shoes.....	15 Front St. East.
1151	Haney, M. J.....	.....	Civil Engineer.....	Home Bank Bldg.
1768	Hanna, D. B.....	Can. Nor. Ry.....	3rd Vice-President.....	C.N.R. Chambers.
371	Hannah, E. J.....	Wm. Hannah & Co.....	Grain and Produce.....	315 Board of Trade Bldg.
1804	Harcourt, Ernest H...	E. H. Harcourt Co., Ltd.....	Lithographers & Mfg. Statnrs..	255 Wellington St. West.
944	Hardy, James, F.C.A..	Jenkins & Hardy.....	Accountants.....	15½ Toronto St.
2053	Hargraft, Alex.....	Hargraft & Co.....	Grain Merchants.....	Grain Exchange, Winnipeg, Man.
157	Hargraft, Geo. R.....	Com. Union Ass. Co., Ltd.....	General Agent.....	49 Wellington St. East.
577	Harling, R. Dawson...	Manchester Ship Canal Co.....	Canadian Representative.....	28 Wellington St. East.
594	Harman, S. Bruce.....	.....	General Agent London & Lancashire Life Assurance Co., London Assurance Corp'n...	10 Wellington St. East.
396	Harmer, R.....	Can. Furn. Mfrs.....	Furniture Manufacturers.....	136 King St. East.
1575	Harper, Wm.....	.....	Customs Brokers.....	5 Melinda St.
1156	Harrington, Geo. T....	.....	Grain & Produce Merchant....	Standard Stock Exchange.
1647	Harris, Andrew D.....	Ontario Sewer Pipe Co., Ltd...	Manufacturers.....	Room 103, Home Life Bldg.
1267	Harris, Lloyd.....	Harris, Cook & Co.....	Bankers & Financial Agents...	Brantford, Ont.
1301	Harris, Samuel.....	Harris Lithographing Co.....	Lithographing, Engraving, etc.	68 Wellington Place.
370	Hart, S. R.....	Hart & Riddell.....	Wholesale Stationers.....	40 Wellington St. East.
*631	Harvey, W .C.....	The Griffiths Dixon Co.....	Wholesale Rubber Goods.....	47 Simcoe St.
2264	Harwood, H. S.....	The Jas. Robertson Co., Ltd...	Vice-President.....	265 King St. West.
113	Hawke, W.....	The O'Keefe Brewery Co. of Toronto, Ltd.....	Brewers and Maltsters.....	9-17 Gould St.
2221	Hawkes, Arthur.....	Monetary Times.....	Managing Director.....	62 Church St.
1805	Haworth, Geo. F.....	Sadler & Haworth.....	Leather Belting.....	40-42 Melinda St.
1642	Hawthorne, D. D.....	D. D. Hawthorne & Co.....	Shoe Merchants.....	24 Front St. West.

No.	Name.	Firm.	Business.	Location.
1120	Hay, Chas. McD.....	Lyman Bros. & Co., Ltd.....	Whol. Druggists & Chemical Manufacturers.....	71-73 Front St. East.
279	Hay, Edward.....	Imperial Bank of Canada.....	Assist. Gen. Manager.....	Wellington St. East.
192	Hay, F. W.....	Hay Bros.....	Grain Merchants.....	Listowel, Ont.
1148	Hay, J. N.....			
1771	Hay, Robert.....	The Robert Hay Co.....	Grain Merchants.....	513 Board of Trade Bldg.
1894	Hazelwood, Robt. M..	Hazlewood Bros.....	Millers and Grain Dealers.....	Clifford, Ont.
2056	Heath, Stuart.....	Robinson & Heath.....	Custom House Brokers.....	14 Melinda St.
1000	Hees, Geo. H.....	Geo. H. Hees, Son & Co.....	Window Shade Manufacturers, Upholstery, etc.....	52 Bay St.
2057	Heintzman, Gerhard...	Gerhard Heintzman Co., Ltd..	Piano Manufacturers.....	75 Sherbourne St.
60	Heintzman, H.....	Heintzman & Co.....	Piano Manufacturers.....	113, 117 King St. West.
303	Heintzman, Geo. C..			
*433	Henderson, John.....	.....	.....	99 Gloucester St.
389	Henderson, Jos.....	Bank of Toronto.....	Assist. Genl. Manager.....	60 Wellington St. East.
1082	Henderson, W. R.....	Davis & Henderson.....	Manufacturing Stationers.....	580 King St. West.
1943	Hendry, Geo. M.....	The Steinberger, Hendry Co...	School Supplies.....	37 Richmond St. West.
1410	Herbert, F. H.....	.....	Architect.....	9 Toronto St.
506	Hibner, D.....	D. Hibner & Co.....	Furniture Manufacturers.....	Berlin, Ont.
2059	Higel, Otto.....	The Otto Higel Co., Ltd.....	Mfrs. Piano Actions.....	King & Bathurst Sts.
2060	Hobbs, Jno. W.....	Consolidated Plate Glass Co...	Manager.....	73 Wellington St. West.
1499	Hobbs, W. R.....	Plymouth Binder Twine Agency	President.....	73-75 Wellington St. West.
1578	Hodgson, Wm. W.....	Union Stock Yards.....	Managers.....	123 Roncesvalles Ave.
1944	Hogg, Albert O.....			
2061	Hogg, George H....	Hogg & Lytle, Ltd.....	Grain and Seed.....	Oakwood, Ont. Port Hope, Ont. Oakwood.
847	Hogg, Wm.T. Est. of			
1945	Holden, John B.....	.....	Barrister.....	24 King St. West.
1176	Holland, F. M.....	The Dom. Perm't Loan Co....	Manager.....	12 King St. West.
2261	Hollinrake, Thos. A...	A. R. Williams Machy. Co. Ltd:.	Vice-President.....	95 Front St. West.
1683	Hollwey, T. W.....	Stinson & Hollwey.....	Real Estate Brokers.....	39-41 Victoria St.
1659	Home, Chas. M.....	.....	Wholesale Tailors' Trimmings.	67 Bay St.
2235	Hooper, Samuel.....	Kyle & Hooper.....	Wholesale Grocery Brokers....	27 Front St. East.
948	Hornibrook, John T...	The Brown Bro., Ltd.....	Wholesale Mfg. Stationers.....	51-53 Wellington St. West.
1806	Horton, W. L.....	Goderich Elev. & Tr'sit Co., Ltd.	Manager.....	Goderich, Ont.
1946	Horswell, Chas. M.....	Riley & Co. (Montreal).....	Marine Underwriters.....	311 Board of Trade Bldg.
2062	Hortop, James A.....	Moore & Hortop.....	Flour and Feed.....	152 Simcoe St.
1550	Hortop, James.....	J. & F. H. Hortop.....	Flour and Feed.....	444 Dufferin St.
1317	Hoskins, David, F.C.A.	.....	Chartered Accountant.....	27 Wellington St. East.
1363	Houston, Stewart F...	Massey Music Hall.....	Manager.....	Massey Hall.
1302	Howard, Lewis A...	R. H. Howard & Co.....	Wines and Spirits.....	29 Front St. East.
1311	Howard, Willson S..			

1751	Howell, George A.....	Standard Paper Co., Ltd.....	Manager.....	1305 Traders Bank Bldg.
1697	Howie, N. A.....	J. J. McLaughlin, Ltd.....	General Manager.....	153 Sherbourne St.
125	Howland, Peleg.....	H. S. Howland,Sons & Co., Ltd.	Wholesale Hardware.....	138-140 Front St. West.
292	Howland, W.....	H. S. Howland.....	Miller and Grain Dealer.....	Kleinburg, Ont.
1733	Howland, W. Ford.....	.....	Architect.....	28 Toronto St.
1087	Howland, Geo. W.....	The Graham Nail Works.....	Manufacturers of Nails.....	293 Dufferin St.
2288	Howland, L. B.....	Irondale, Bancroft & Ottawa Ry.....		Spadina Gardens.
1947	Hume, John.....	.....	Grain and Seeds.....	Port Hope, Ont.
412	Humphrey, F. W.....	.....	Wholesale Grocer.....	69 Front St. East.
611	Hunt, C. B.....	Hunt Bros.....	Millers.....	London, Ont.
612	Hunt, John I. A....			
2296	Hunt, Horace C.....	.....	Stock Broker	18 King St. West.
2063	Husband, J. M.....	Brownlow, Husband Co.....	Fruit.....	32 Church St.
2295	Hutchins, John B....	Eclipse Whitewear Co., Lt ..	.....	King & John Sts.
1143	Hutchinson, A.....	St. Lawrence Starch Co., Ltd..	Starch Manufacturers.....	Port Credit, Ont.
1948	Hyland, J. H.....	Standard Bank, Market Brch..	Manager.....	Toronto.
1721	Iler, Allan C.....	McAlpin Tobacco Co.....	Manager.....	187 Carlton St.
2162	Imrie, John.....	Imrie Printing Co., Ltd.....	President.....	34 Church St.
58	Ince, W.....	Perkins, Ince & Co.....	Wholesale Grocers.....	43 Front St. East.
59	Ince, James.....			
64	Inglis, Robert.....	Bank of B. N. America.....	Manager.....	Yonge & Wellington Sts.
1648	Inglis, Wm.....	Jno. Inglis Co., Ltd.....	Manufacturers.....	14 Strachan Ave.
1667	Irish, Mark H.....	Irish & Maulson.....	Insurance Brokers.....	Traders Bank Bldg.
2257	Irving, John.....	Halton Cream & Butter Co....	Grain Dealers and Butter Mfgs	Milton, Ont.
632	Irving, T. C.....	The Bradstreets Co.....	Gen. Mgr. Western Canada....	Jordan & Melinda Sts.
1057	Irving, Geo. T.....	The Irving Umbrella Co., Ltd..	Umbrella Manufacturers.....	79-81-83 Wellington St. West.
1047	Ivey, A. M.....	The Jno. D. Ivey Co., Ltd....	Wholesale Millinery and Fancy Dry Goods.....	74 Wellington St. West.
797	Ivey, Jno. D.....			
1807	Ivey, P. D.....			
2278	Jackson, A. J.....	Colonial Investment & Loan Co	General Manager.....	49 Wellington St. East.
2064	Jacobi, Emil T.....	Jacobi & Co.....	Wholesale Leather.....	5 Wellington St. East.
86	Jaffray, R., Hon.....	The Globe Ptg. Co.....	President.....	44 Victoria St.
102	James, Eben.....	.....	Apple Exporter.....	Room 103, Union Station.
124	James, Oscar S.....	.....	Mfg. Chemist and Analyst.....	227 George St.
1949	James, R. H.....	Cobalt Hardware Co.....	.....	Cobalt, Ont.
2065	Jaques, C. A.....	G. E. Jaques & Co.....	Forwarders.....	Montreal, Que.
2163	Jaques, E. S.....	The R. D. Martin Co.....	Grain.....	Montreal, Que.
928	Jarvis, Æmilius.....	Sovereign Bank.....	President.....	Toronto
2294	Jarvis, A. S.,.....	Union Bank of Canada	Manager.....	Toronto
1503	Jarvis, F. C.....	Homewood Sanitarium.....	Director.....	16 King St. West.
2245	Jellett, Morgan.....	Æmilius Jarvis & Co.....	Bond Brokers.....	McKinnon Bldg.
1143	Jenkins, T.....	Jenkins & Hardy.....	Accountants and Estate Ag'ts..	15½ Toronto St.
1013	Jephcott, Alfred.....	Dominion Paper Box Co.....	Manager.....	469 & 483 King St. West.

No.	Name.	Firm.	Business.	Location.
1895	Johnson, F. W.....	Lincoln Paper Mills Co.....	Paper.....	108 Wellington St. West.
1332	Johnson, Jas. A.....	.....	Grain Merchant.....	Consecon, Ont.
1615	Johnston, A. T.....	Dominion Oil Cloth Co.....	.....	2 & 4 Wellington St. East.
85	Johnston, Wm. R.....	W. R. Johnston & Co.....	Wholesale Clothing.....	Front & York Sts.
152	Jones, A. F.....	Medland & Jones.....	Insurance Agents.....	Mail Building.
1690	Jones, Sidney.....	Jones Bros. & Co.....	Manufacturers.....	29 Adelaide St. West.
149	Jones, Hon. L. Melvin.	Massey-Harris Co., Ltd.....	President and General Mgr.....	915 King St. West.
1810	Junor, William	.....	China and Glass.....	88 King St. West.
949	Junkin, Jas. F.....	Manufacturers Life Ins. Co....	Managing Director.....	McKinnon Bldg.
950	Kantel, Emil A.....	Fancy Goods Co. of Canada...	Fancy Goods.....	6 May St., Rosedale.
*723	Kay, J. Bryce.....	Jno. Kay, Son & Co.....	Carpet Dealers.....	36 King St. West.
*254	Keith, Geo.....	.....	Seed Merchant.....	124 King St. East.
1950	Keith, Geo. A.....	.....	Seed Merchant.....	124 King St. East.
*863	Kemp, A. E., M.P..	Kemp Manufacturing Co.....	Mfrs. of Sheet Metal Wares, etc.	Gerrard, River & Bell Sts.
951	Kemp, Wm. A.....			
478	Kemp, J. C.....	Bank of Commerce.....	Manager.....	King & Jordan Sts.
1951	Kennedy, David.....	.....	Flour, Feed, Seed and Grain..	Arthur, Ont.
1896	Kennedy, F. Judd....	Smart Bag Co., Ltd.....	Manufacturers.....	77 York St.
1688	Kennedy, S. R.....	Kennedy Hardware Co.....	Hardware.....	49 Colborne St.
983	Kennelly, A. D.....	McClary Mfg. Co., Ltd.....	Stoves, Tinware, etc.....	177-179 King St. West.
*771	Kenny, J. J.....	Western Assurance Co.....	Managing Director.....	22 Wellington St. East.
1456	Kent, H. B.....	B. & H. B. Kent.....	Jewellers.....	144 Yonge St.
1581	Kent, Jno. G.....	Gowans, Kent & Co.....	Whol. Crockery and Glassware.	16 Front St. East.
1609	Kerr, J. M.....	Beatty, Keer & Verner, Ltd...	Wholesale Dry Goods.....	60 Wellington St. West.
454	Kilgour, Jos.....	Kilgour Bros.....	Mfrs. Paper Goods, etc.....	21-23 Wellington St. West.
*453	Kilgour, R.....	.....	Manufacturer.....	144 Bloor St. East.
2068	Killer, Frederick.....	Gerhard Heintzman Co., Ltd..	Secy.-Treasurer.....	97 Yonge St.
1594	Kilvert, F. E.....	Bank of Hamilton.....	Manager.....	34 Yonge St.
1553	King, Chas.....	King Bros. Co., Ltd.....	Tanners.....	80 Howland Ave.
1699	King, H. S.....	Jos. King.....	Leather and Findings.....	25 Scott St.
1481	King, John S.....	The J. D. King Co., ...	Mfrs. Boots and Shoes.....	122 Wellington St. West.
561	Kinnear, Thos.....	T. Kinnear & Co.....	Wholesale Grocers.....	49 Front St. East.
1952	Kirkpatrick, A. E.....	United States Fidelity and Guaranty Co.....	Manager for Canada.....	6 Colborne St.
1652	Kirkpatrick, A. M. M..	Wood & Kirkpatrick.....	Insurance.....	15 Wellington St. East.
1698	Kleiser, Albert.....	.....	Jeweller.....	6 Wellington St. East.
1812	Klotz, E. W.....	.....	Wholesale Crockery and Glass..	24 Wellington St. West.
1350	Knight, A. C.	Lever Bros., Ltd.....	President.....	Eastern Ave.
1734	Knott, C. G.....	Canada Screw Co.....	.....	69 Bay St.
2270	Knowles, Richard.....	.....	Flour & Feed.....	656 Yonge St.

*909	Knox, Jno.	Jno. Knox Co., Ltd.	President	Hamilton, Ont.
482	Kyle, Chas. E.		Manufacturers Agent	27 Front St. East.
1016	Laidlaw, John B.	Norwich Union Fire Ins. Socy.	Manager for Canada	38 Wellington St. East
110	Laidlaw, Robt.	R. Laidlaw Lumber Co., Ltd.	Lumber	32 N. Sherbourne St.
2253	Lailey, Chas. E.		Accountant	18 Front St. East.
1547	Laird, Alexander.	The Can. Bank of Commerce.	Asst. Genl. Manager	Bank of Commerce Bldg
2070	Lalor, Jno. M.	Joseph Simpson & Sons.	Knitting Factory	8 Berkeley St.
1238	Lamb, J. J.		Tanner	Omemee, Ont.
761	Lang, Geo. C. H.	The Lang Tanning Co., Ltd.	President	Berlin, Ont.
* 749	Lang, J. W.		Commission Business	190 George St.
2071	Langley, Elliott.	Maclure & Langley, Ltd.	Importers and Exporters	154 Pearl St.
1651	Langlois, Herbert.	W. R. Johnston & Co.	Wholesale Clothing	Front & York Sts.
1153	Langmuir, J. W.	The Toronto Gen'l Trusts C'p'n	Managing Director	Yonge & Colborne Sts.
1003	Langmuir, Matthew.	M. Langmuir Mfg. Co., Ltd.	Mfrs. Trunks & Travelling Bags	800-820 King St. West
1330	Larkin, Chas. A.		Wholesale Lumber	40 Confed. Life Bldg.
597	Laxton, Jno.	Consumers Gas Co.		19 Toronto St.
1571	Leadlay, Percival.	E. Leadlay & Co.	Wool and Hides	87 Front St. East.
*826	Leckie, John.		Fishing & Yachting Supplies.	76 Wellington St. West.
985	Lee, Jos. R.		Druggist	409 King St. East.
1693	Lee, Thos. B.		Importers of Cutlery & Hardware Specialties	Toronto.
336	Lee, Thomas H.	The T. H. Lee & Sons Co., Ltd.	President	27 Wellington St. East.
2072	Leeson, Harry.	Asher, Leeson & Co.	Genl. Jobbers and Importers.	35 Jarvis St.
1439	Le Mesurier, G. G.	Imperial Bank of Canada.	Manager	Yonge & Queen Sts.
634	Lennox, E. J.		Architect	164 Bay St.
2164	Levetus, Hymen.	H. Levetus & Co.	Silverware and Sterling Silver.	57 King St. West.
678	Lindsay, J.		Grain Merchant	Orangeville, Ont.
2226	Locke, James T.		Real Estate	57 Victoria St.
1726	Lockhart, R. R.		Manufacturers Agent	31 Melinda St.
1954	Logan, Wm.	The Davidson & Hay, Ltd.	Wholesale Grocers	36 Yonge St.
617	Long, Thomas.			513 Jarvis St.
1955	Long, W. E.	Credit Foncier F. C.	Manager	73 Victoria St.
2074	Lorie, Solomon.	Saunders, Lorie & Co.	Mfg. Jewellers and Diamond Merchants	196-198 Adelaide St. West.
2290	Lorsch, D. G.	Fox & Ross.	Stock Brokers	43 Scott St.
908	Love, Jas. L.	W. D. Matthews & Co.	Commission Merchants.	305-308 Board of Trade Bldg.
42	Love, Robt. W.	Love & Hamilton.	General Insurance Agents.	Scott & Colborne Sts.
1813	Lovering, W. J.		Wholesale Lumber	Room 112, Mail Bldg.
2076	Lowden, John.	J. W. Lowden & Sons.	Manufacturers Agents.	83 King St. East.
1048	Lowndes, Chas. B.	Flett, Lowndes & Co., Ltd.	Whol. Trimmings, Linings and Buttons	144 Front St. West.
*324	Lowndes, Henry.			
1750	Lowndes, J. Montgomery.	Lowndes Clothing Co.	Manufacturers	144 Front St. West
2165	Lugsdin, W. J.	Lugsdin & Francke.	Furs	101 Yonge St.

No.	Name.	Firm.	Business.	Location.
2166	Lukes, Samuel		Miller	Bradford, Ont.
2227	Lukes, Samuel G		Miller	Bradford, Ont.
2167	Lynch, T	Allis, Chalmers & Bullock		Spadina Gardens.
1814	Lyon, R. A	Imperial Bank of Canada	Bankers	Wellington St. East.
210	Lytle, Thomas A	T. A. Lytle Co., Ltd	Pickles, Jams & Jellies, etc	128 Richmond St West
1815	Mabee, Robt. Y		Grain Merchant	Vittoria, Ont
1956	MacArthur, A. D	A. D. MacArthur & Co	Whol. Iron & Plumbers' Supplies	50 Colborne St.
405	Macdonald, John	John Macdonald & Co	Importers Dry Goods	21, 23 Wellington St. East.
*260	Macdonald, Randolph.	Manning & Macdonald	Contractors	22 Manning Arcade.
1957	Macdonell, A. McLean.	Macdonell, McMaster & Geary	Barristers	Traders Bank Building.
1661	Macfadden, Jas. A	New York Life Assurance Co.	Life Insurance	Manning Arcade.
785	MacGregor, Marshall.	Erie Railroad Co	General Canadian Agents	Board of Trade Bldg
2094	MacKay, A. B	R. O. & A. B. MacKay	Vessel Owners	Hamilton. Ont.
*516	Mackay, D	Gordon, Mackay & Co., Ltd	Importers of Woollens	48 Front St. West.
1816	MacKay, John F	Globe Printing Co., Ltd	Business Manager	Toronto.
1106	Mackay, John		Public Accountant	7-9 King St. East.
1388	MacKenzie, E. D	Pennsylvania Railroad Co	Canadian Freight Agent	911-912 Traders Bank
1689	Mackenzie, J. M	Imperial Bank of Canada	Bankers	Wellington St. East.
1817	Mackenzie, M. A	John Mackay & Co.	Actuary	7 & 9 King St. East
*652	Mackenzie, Wm	The Toronto Railway Co	President	Church & King Sts.
1896	Mackenzie, W. A	Æmelius Jarvis & Co	Bond Brokers	McKinnon Bldg.
295	MacLaren, Jno. F	Ogilvie Flour Mills Co., Ltd		P.O. Box 158, City.
479	MacLean, Lt.-Col. J. Bayne	The MacLean Publishing Co	Publishers of Trade Newspapers, Magazines, Technical and Scientific Books	232 McGill St., Montreal, P.Q.
1627	MacMahon, H. W	John Leckie & Co	Ship Chandlers	76 Wellington St. West.
1060	Madden, James T	Wm. Ryan Co., Ltd	Pork Packers & Com. Merch'ts.	70-72 Front St. East.
*401	Magann, G. P		Contractor Railway Supplies	117 Wellington St. West.
2077	Main, W. W	Alex. Main & Son	Cordage Manufacturers	364 Mary St., Hamilton, Ont
1958	Malsolm, A. G	Gordon, Mackay & Co., Ltd	Wholesale Dry Goods	48 Front St. West.
1613	Mallison, Fred	Mallisons, Ltd., and Dominion Textile Co., Ltd	Cotton Spinners	Wellington St. West.
432	Mallon, John		Cattle Dealer	690 Dundas St.
1160	Malone, Elias T	Star Printing & Publishing Co.	President	59 Yonge St.
1312	Mann, D. D	Mackenzie, Mann & Co., Ltd	Railway Contractors	Can. Nor. Ry. Bldg.
2170	Manning, James	Brereton & Manning	Wholesale Furs	59-61 Wellington St. West.
2078 148	Marlatt, W. T. Marlatt, C. G.	The Marlatt & Armstrong Co., Ltd	Tanners	Oakville, Ont.

765	Marriott, Chas.....	Geo. Goulding & Sons.....	Dry Goods and Millinery.....	55-57 Wellington St. West.
1746	Marshall, Edwin.....	Excelsior Life Ins. Co.....	General Manager.....	26 Isabella St.
1818	Marshall, Kenric R..	The Standard Fuel Co.....	Vice-President.....	58 King St. East.
745	Marshall, Noel.....		Vice-President and Manager.	
873	Marshall, T.....	.....	Wholesale Jeweller.....	78 Gloucester St.
1565	Marshall, W. J.....	Rutherford, Marshall & Co....	Produce Merchants.....	68 Front St. East.
1639	Martin, Norman L....	N. L. Martin & Co.....	Assignees, etc.....	64 Wellington St. West.
2079	Martin, William.....	Aikenhead Hardware, Ltd....	Hardware.....	19 Temperance St.
524	Mason, Lt.-Col. Jas....	Home Bank.....	General Manager.....	King St. West.
1602	Mason, J. Cooper.....	Home Bank.....	Manager.....	King St. West.
253	Mason, J. Herbert.....	The Canada Permanent Mortgage Corporation.....	1st Vice-President & Chairman	14-20 Toronto St.
1819	Mason, P. L.....	P. L. Mason & Co.....	Commission Merchants.....	50 Front St. East.
1736	Mason, T. H.....	Mason & Shaw.....	Insurance Brokers.....	38 Wellington St. East.
1517	Mason, T. G.....	The Mason & Risch Piano Co., Ltd.....	Pianos & Musical Instruments.	32 King St. West.
320	Massey, C. D.....	Massey-Harris Co., Ltd.....	Honorary President.....	King & Massey Sts.
1585	Mathews, A. E.....	J. F. Taylor & Co.....	Grain Merchants.....	Board of Trade Bldg.
31	Mathews, J. T.....	.....	Vessel Owner.....	703-4 Board of Trade Bldg.
1959	Matthews, A. M.....	Matthews Bros., Ltd.....	Manufacturers.....	788 Dundas St.
417	Matthews, W. C.....	R. G. Dun & Co.....	General Merchants.....	70 Bay St.
*30	Matthews, W. D.....	W. D. Matthews & Co.....	Grain Merchants.....	305-308 Board of Trade Bldg
1548	Matthews, W. L.....	Canada Malting Co.....	Maltsters.....	Board of Trade Bldg.
255	May, Samuel.....	.....	Billiard Table Manufacturer...	102-104 Adelaide St. West.
1960	Maybee, E.....	Maybee, Wilson & Hall.....	Cattle Dealers.....	Western Cattle Market.
153	Medland, W. A.....	Medland & Jones.....	General Agent Scottish Union and National Fire Ins. Co...	Mail Bldg.
1556	Meek, Chas. S.....	S. H. & M. Co., Ltd.....	Mfrs. of Silk Petticoats, Ladies' Belts and Neckwear.....	144 Front St. West.
504	Melady, John.....	Melady & Co.....	Grain Merchants.....	409-412 Board of Trade Bldg.
1233	Melady, J. T.....	.....	Grain.....	512 Board of Trade Bldg.
2081	Meldrum, G. H.....	Can. Tin Plate & Sheet Steel Co.	President.....	Montreal, Que.
2082	Meredith, Charles H...	The Stewart Co., Ltd.....	Manufacturers.....	Adelaide & Duncan Sts.
1900	Meredith, Thomas.....	Thos. Meredith & Co.....	Hardware.....	156 King St. East.
2083	Merrick, W. T.....	Rose & Laflamme.....	Commercial Agents.....	23 Scott St.
1827	Merson, G. O.....	.....	Chartered Accountant.....	Suite I., Confed. Life Bldg.
2171	Metcalf, H. D.....	Henry D. Metcalf & Co., Ltd..	Grain Exporters.....	Board of Trade Bldg., Montreal, Que.
1564	Meyers, J. S.....	The Meyers Milling Co.....	Millers.....	Listowel, Ont.
*263	Michie, J. F.....	Michie & Co.....	Wine Merchants.....	7 King St. West.
1820	Mickleborough, J. W..	Mickleborough, Muldrew & Co.	Wholesale Woollens.....	Front St. West.
*277	Miller, John B.....	Parry Sound Lumber Co.....	President.....	Home Life Bldg.
1477	Miller, F. C.....	Miller Bros.....	Florists.....	Bracondale, Ont.
1823	Miller, N. R.....	Lister & Co., Ltd.....	Manufacturing Agents.....	29-33 Melinda St.
*778	Millichamp, R.....	.....	.....	McKinnon Bldg.

No.	Name.	Firm.	Business.	Location.
1704	Millichamp, R. W.....	.....	Manufacturers Agent.....	53 Harvard Ave.
1963	Millman, W. H.....	W. H. Millman & Sons.....	Wholesale Grocery Brokers....	27 Front St. East.
1822	Milne, W. G.....	Alex. Cavanagh.....	Grain.....	505 Board of Trade Bldg.
646	Milner, Wm. E.....	.....	General Merchant.....	Brampton, Ont.
2084	Milnes, J. H.....	The Milnes Coal Co., Ltd.....	Coal Dealers.....	79 King St. East.
1730	Minton, Thos. S.....	Atlas Insurance Co.....	Insurance Agents.....	14 Richmond St. East.
1824	Mitchell, Joseph L....	.....	Stock Broker.....	21 Melinda St.
1902	Mitchell, T. A.....	Denton, Mitchell & Duncan...	Wholesale Dry Goods.....	79 Wellington St. West.
1134	Moffat, W.....	Imperial Bank of Canada.....	Inspector.....	Wellington St. East.
1741	Monkhouse, B. L.....	Munderlot & Co.....	Manufacturers Agents.....	McKinnon Bldg.
1573	Monypenny, J.....	Monypenny Bros. & Co.....	Wholesale Dry Goods.....	70 Bay St.
296	Moore, Hugh.....	Crane & Baird.....	Accountants.....	3rd Floor, Board of Trade Bldg.
*760	Moore, S. J.....	The Carter, Crume Co., Ltd....	Check Book Mfrs.....	Spadina Crescent.
1825	Moore, Thomas.....	Toronto & Belleville Rolling Mills Co.....	Metals.....	Belleville, Ont.
1903	Moore, W. T.....	Georgian Bay Milling & Power Co., Ltd.....	Grain and Flour.....	Meaford, Ont.
925	Morang, George N....	Morang & Co., Ltd.....	Publishers.....	90 Wellington St. West.
988	Moreland, A. J.....	The China & Japan Silk Co., Ltd.....	President.....	66 Chesterfield Ave., Westmount, Montreal, P.Q.
1282	Morrice, Arthur A.....	D. Morrice, Sons & Co.....	Manufacturers Agents.....	15 Wellington St. West.
2085	Morris, A. V.....	Belfour & Morris.....	Silk Manufacturers Agents....	18 Cheapside, London, E.C., Eng.
1129	Morris, Massey.....	Canadian Bank of Commerce..	Assistant Manager.....	King St. West.
2230	Morrison, Chas. E...	The James Morrison Brass Mfg. Co., Limited.....	Manufacturers.....	93-97 Adelaide St. West.
*235	Morrison, James....			
*817	Morrison, J. L.....	.....	Merchant.....	117 Wellington St. West.
1826	Morrow, G. A.....	Central Canada Loan & Savings Co.....	Assistant Manager.....	26 King St. East.
1641	Morson, W. R.....	Morson, Jones & Co.....	Manufacturers Agents.....	Empire Bldg.
1297	Mortimer, Thos.....	.....	Manufacturers Agent.....	11 Front St. East.
1828	Moyes, Jno. W.....	.....	Consulting Engineer.....	Deer Park, P.O.
1561	Moysey, A. B.....	J. C. McKeggie & Co.....	Grain Merchants.....	Board of Trade Bldg.
2086	Muir, R.....	Muir & Co.....	Grain Merchants.....	Grain Exchange, Winnipeg.
1520	Muirhead, Andrew....	.....	Paints, Oils and Varnishes....	82 Bay St.
*640	Muldrew, John.....	Mickleborough, Muldrew & Co.	Importers of Dry Goods.....	58 Front St. West.
1273	Muller, Geo. W.....	G. W. Muller.....	Whol. & Retail Cigar Merchant.	9 King St. West.
2241	Mulqueen, P. J.....	Spilling Bros.....	Cigar Manufacturers.....	163 Yonge St.
1964	Munro, Hugh.....	The Oliver Lumber Co. of Toronto, Ltd.....	Wholesale Lumber.....	65 Canada Life Bldg.

1107	Munroe, Edwin S.....	Wilson, Munroe & Co.....	Whol. Paper Dealers & Bookbinders' Supplies.....	106-8 York St.
1	Muntz, G. H.....	Muntz & Beatty.....	Resident Fire Ins. Agents.....	Temple Bldg.
1729	Murphy, Joseph.....	New York Underwriters' Ag'cy.	Fire Insurance.....	16 Wellington St. East.
1654	Murray, Major J. A...	W. A. Murray & Co.....	Dry Goods.....	King St. East.
2250	Musson, George.....	Geo. Musson & Co.....	Com. Merchants and Brokers..	50 Front St. East.
1766	McAnish, Daniel T....	D. T. McAnish & Co.....	Publishers.....	123 Bay St.
2087	McBean, Athol.....	Bruce McBean & Co.....	Grain Brokers.....	Grain Exchange, Winnipeg, Man.
1770	McBean, A. A. O.....	.....	Grain Merchant.....	511 Board of Trade Bldg.
1965	McBean, Bruce.....	Bruce McBean & Co.....	Grain Brokers.....	Grain Exchange, Winnipeg.
290	McBean, Fred J.....	F. J. McBean & Co.....	Grain Merchants.....	505-506 Board of Trade Bldg.
2088	McBean, W. D.....	McBean Bros.....	Grain Merchants.....	Grain Exchange, Winnipeg, Man.
1554	McBride, Isaac.....	.....	Grain.....	King, Ont.
2219	McCahill, Neil.....	.....	Miller and Grain Dealer.....	Forest, Ont
755	McCallum, C. J.....	.....	Commission Merchant.....	Peterboro, Ont.
1966	McCallum, Duncan J..	Seaforth Milling Co.....	Millers and Grain Dealers.....	Seaforth, Ont.
1533	McCann, Wm.....	The McCann Milling Co.....	.....	Foot of Jarvis Street.
1710	McCarter, J. B.....	Empire Whitewear Co., Ltd...	Manufacturing.....	King & John Sts.
1084	McCausland, Robert...	Robert McCausland, Ltd.....	Memorial Stained Glass Windows, Art Glass for Dwellings and Public Buildings..	86 Wellington St. West.
1606	McCausland, W. M....	Continental Costume Co.....	Manufacturers.....	79-83 Wellington St. West.
1774	McClung, Jas. E.....	McClung & Burns.....	Commission Merchants.....	117 Wellington St. West.
122	McColl, J. B.....	McColl Bros. & Co.....	Oil Merchants.....	474 Gerrard St. East.
2168	McConkey, Thos. G...	North American Life.....	Insurance.....	116 King St. West.
626	McCormack, R. L.....	Conger Coal Co., Ltd.....	Secretary.....	6 King St. East.
121	McCuaig, J.....	.....	Commission Merchant.....	Board of Trade Bldg.
1242	McCulloch, S.....	.....	Grain Merchant.....	Dundalk, Ont.
1830	McCurrah, John.....	The Consolidated Cloak Co., Ltd.....	Manufacturers.....	142-144 Front St. West.
1756	McCutcheon, Jas. K...	Home Life Ins. Co.....	Insurance Manager.....	Home Life Bldg.
1150	McDonald, C. S.....	McDonald & Wilson.....	Hardware Merchants.....	187 Yonge St.
1582	McDonald, David.....	McDonald & Maybee.....	Live Stock Agents.....	Western Cattle Market.
100	McFall, Arthur A.....	.....	Miller and Grain Merchant....	Bolton, Ont.
1599	McGaw, C. A.....	Lake Huron & Manitoba Milling Co., Ltd.....	Flour Milling.....	27 Wellington St. East.
1124	McGee, Harry.....	The T. Eaton Co., Ltd.....	Dry Goods, etc.....	190 Yonge St.
872	McGillivray, John A., K.C.....	.....	Insurance.....	Temple Bldg.
1510	McGillivray, M. W....	"The Montreal Star".....	Publishing.....	76 King St. West.
1063	McIndoe, R. S.....	.....	Commission Merchants.....	120 Church St.
2092	McIntosh, A. K.....	Messrs. P. McIntosh & Son....	Traveller.....	32 Earl St.
1234	McIntosh, Reginald K.	P. McIntosh & Sons.....	Grain, Cereals & Oatmeal Mfrs.	109-111 Cottingham St.
314	McIntosh, W. D.....	.....	Flour Merchant.....	56 Grenville St.

No.	Name.	Firm.	Business.	Location.
1712	McIntosh, W. D., Jr...	D. Morrice, Sons & Co.....	.....	80 Bay St.
2093	McIntyre, William....	J. McIntyre & Sons.....	Grain Merchants.....	Grand Valley, Ont.
1122	McKay, D. H.....	The Universal Knitting Co., Ltd.....	President & Managing Director.	80-82 Wellington St. West.
1724	McKee, John A.....	Dodds Medicine Co.....	.....	72 Bay St.
244	McKeggie, J. C.....	.....	Grain Merchant.....	Board of Trade Bldg.
1831	McKendry, J. N.....	McKendrys, Ltd.....	Retail Millinery.....	226-228 Yonge St.
2095	McKinnon, D. L.....	.....	.....	Sudbury, Ont.
*560	McKinnon, J. H.....	Northrop & Lyman Co.....	Wholesale Druggists.....	86-88 Richmond St. West.
*562	McKinnon, S. F.....	.....	.....	York & Wellington Sts.
1676	McLaren, J. A.....	McLaren & Dallas.....	Boots and Shoes.....	30 Front St. West.
2096	McLaughlin, Frank....	The J. F. McLaughlin Co., Ltd..	Real Estate Brokers.....	80 Victoria St.
2097	McLaughlin, H. D....	McLaughlin & Elles.....	Grain Merchant.....	Grain Exchange, Winnipeg.
2098	McLaughlin, Jas. F....	The J. F. McLaughlin Co., Ltd..	Real Estate Agents.....	80 Victoria St.
*649	McLaughlin, M.....	.....	.....	478 Huron St.
2099	McLean, Ernest L.....	Szeliski & McLean.....	Insurance Brokers.....	22 Toronto St.
2229	McLean, Robt. T.....	R. G. McLean.....	Printers.....	26 Lombard St.
2255	McLeod, A. C.....	McLeod Milling Co.....	Millers.....	Stratford, Ont.
2100	McLeod, George.....	McLeod & Allen.....	Publishers.....	31 Melinda St.
990	McMahon, Frank.....	.....	.....	52 Victoria St.
895	McMahon, John S.....	McMahon, Broadfield & Co.....	Wholesale Crockery, etc.....	70 King St. West.
1757	McMaster, A. C.....	McDonnell, McMaster & Geary	.....	Traders Bank Bldg.
*838	McMaster, J. Short....	.....	.....	Sussex Court.
2169	McMichael, Isaac.....	G.N.W. Telegraph Co.....	General Manager.....	17 Wellington St. East.
1540	McMichael, Peter.....	Dom. Radiator Co., Ltd.....	Radiator Manufacturers.....	340 Dufferin St.
926	McMichael,S.W., I.S.C.	.....	Chief Inspector of Customs....	Customs House.
1829	McMillan, H. T.....	Standard Bank.....	.....	16 Wellington St. West.
1962	McMillan, Thos.....	A. Ansley & Co.....	.....	52 Wellington St. West.
456	McMurrich, Geo.....	.....	Insurance.....	4 Leader Lane.
434	McNairn, Samuel.....	.....	Grain and Commission.....	Scott and Colborne Sts.
*833	McNaught, W. K.....	American Watch Case Co.....	President & Managing Director	511 King St. West.
1133	McQuay, Geo.....	.....	Tanner.....	Owen Sound, Ont.
1630	McQuillan, Thos.....	Dominion Textile Co.....	.....	1 Wellington St. West.
1967	McTaggart, Wm.....	Gordon, Mackay & Co., Ltd...	Wholesale Dry Goods.....	48 Front St. West.
2293	McVittie, John.....	Parkes & McVittie.....	Agents Royal Ins. Co.....	27-29 Wellington St. East.
294	Nairn, Alex.....	.....	Contractor.....	415 Jarvis St.
2268	Nasmith, H. C.....	The Nasmith Co.....	.....	66 Jarvis St.
*538	Nasmith, J. D.....		.....	Adelaide & Jarvis Sts.

1748	Neely, Chas. H.....	Ocean Acci. & Guarantee Corp., Ltd., London, England.....	Insurance.....	Traders Bank Bldg.
238	Nelles, R. L.....	G. T. R.....	Local Freight Agent.....	G.T.R. Offices, Simcoe St.
2173	Nerlich, Emil	Nerlich & Co.....	Wholesale Fancy Goods.....	146-148 Front St. West.
1536	Nerlich, Henry.....			
1968	Nerlich, Hermann...			
1833	Nesbitt, Sam'l Sproule.	The S. S. Nesbitt Co.....	Promoters, Brokers, and Fiscal Agents.....	Suite I., Confed. Life Bldg.
2285	Newell, Edward.....	Dominion Envelope Co., Ltd..	Envelope Manufacturers.....	311 Board of Trade.
1411	Newsome, W. H.....	Newsome & Gilbert.....	Legal Stationers & Typewriters	78 King St. West.
1905	Nichol, William J.....	W. J. Nichol & Co.....	Trustees & Appraisers.....	Front & Scott Sts.
*56	Nicholls, Frederic...	Canadian General Elec. Co., Ltd.	2nd Vice-Pres. & Gen. Manager	14-16 King St. East.
1305	Nicholls, H. G.....			
1294	Nisbet, R. A.....	Nisbet & Auld.....	Woollens.....	34 Wellington St. West.
1969	Nixon, Wm. E.....	W. E. Nixon & Co.....	Commission Merchants.....	19 Melinda St.
1354	Noble, Alex. L.....	R. Noble.....	Grain and Flour.....	Norval, Ont.
340	Noble, R.....	,, ...	Miller.....	,,
215	Nordheimer, Albert...	The Nordheimer Piano and Music Co., Ltd.....	Piano Manufacturers.....	15 King St. East.
2102	Norman, Thomas.....	.....	Manufacturers Agent.....	62 Yonge St.
2289	Norton, Frank E.....	Norton System Telephone Co., Ltd.....	.....	64 York St.
*120	Northcote, Reginald...	.....	Hops and Brewers' Supplies...	28 Wellington St. East.
1515	Northway, John.....	John Northway & Son, Ltd...	Cloaks, Suits, etc.....	91 Wellington St. West.
438	Nourse, C. E.....	C. E. Nourse & Co.....	Grain Merchants.....	504½ Board of Trade Building.

1472	O'Brien, Daniel.....	O'Brien.....	Ladies' Tailor.....	73 King St. West.
1551	O'Grady, G. de C.....	Crown Bank of Canada.....	General Manager.....	34 King St. West.
907	O'Hara, Henry.....	H. O'Hara & Co.....	Stock and Debenture Brokers..	30 Toronto St.
112	O'Keefe, E.....	The O'Keefe Brewery Co. of Toronto, Ltd.....	Brewers and Maltsters.....	9-17 Gould St.
*51	Oliver, Joseph.....	Oliver Lumber Co. of Toronto..	Wholesale Lumber	34 Canada Life Bldg.
2286	Omand, Wm. C.....	.....	Flour and Feed.....	Board of Trade Bldg.
2103	Ormsby, A. B.....	A. B. Ormsby, Ltd.....	Manufacturers.....	165 Queen St. East.
2249	Ormsby, C.....	C. Ormsby & Co.....	Galvanized Iron Works.....	58 Richmond St. West.
1696	Ormsby, Jno. Y.....	Burnett, Ormsby & Clapp.....	Insurance Brokers.....	7 Melinda St.
2174	Orr, Dr. J. O.....	Canadian National Exhibition..	Manager and Secretary.....	City Hall.
633	Osborne, James Kerr..	Massey-Harris Co., Ltd.....	Mfrs. of Agricultural Implem's.	Cor. Massey and King Sts.
*559	Osler, E. B., M.P.....	Osler & Hammond.....	Brokers.....	Jordan & Melinda Sts.
2104	Osler, F. Gordon.....	Osler & Hammond.....	Stock Brokers.....	Jordan St.
1834	Overend, M. A.....	Dominion Line S.S.....	Western Freight Agent.....	28 Wellington St. East.
1569	Owen, L. C.....	Bank of Ottawa.....	Manager.....	King Edward Hotel Bldg.
896	Palmer, John J.....	Toronto Type Foundry Co.,Ltd	Printers' Machinery.....	70 York St.
2106	Park, Alexander.....	Park & Thompson.....	Provision Merchants.....	159 King St. East.

No	Name	Firm.	Business.	Location.
1762	Parke, Wm	Robt. Henderson & Co	Manufaeturers	28 Wellington St. West.
2240	Parker, A. D	F. J. Smith & Co	Real Estate	61 Victoria St.
2107	Parker, Wm. G	Traders Fire Ins. Co	Manager	28 Wellington St. East.
201	Parker, R	Parker's Dye Works	Dyeing and Finishers	787 Yonge St.
2108	Parrish, W. L	Parrish & Lindsay	Grain Dealers	Winnipeg, Man.
2109	Parsons, W. G	C. Parsons & Sons, Ltd	Leather Merchants	79 Front St. East.
1065	Paterson, J. H	Toronto Hardware Mfg. Co	Plumbers' Supplies	402 Dufferin St.
1836	Paterson, Noble L	The Paterson Mfg. Co., Ltd	Manufaeturers	361 King St. East.
1593	Patterson, A. B	Merchants Bank of Canada	Manager	Toronto
*721	Patterson, R. L	Miller & Richard	Type Founders	7 Jordan St.
1837	Paton, John	Toronto Genl. Trusts Corporation	Real Estate Department	57 Yonge St.
1906	Patrick, W. G	W. G. Patriek Co	Importers	29 Melinda St.
1258	Peacey, A. G	Minerva Mfg. Co	Mfrs. Whitewear	12 Front St. West.
1838	Peacock, Edward	Dominion Seeurities Corporation	Manager	21 King St. East.
1235	Pearce, A. V	Cole & Pearce	Grain	412-13 Board of Trade Bldg.
1839	Pearce, Chas. T	The News Publishing Co	Business Manager	Yonge St.
*753	Pearson, Chas	Pearson Bros	Real Estate	17 Adelaide St. East.
2175	Pearson, John	Employers' Liability Co		Temple Building.
2	Pearson, W. H	Consumers Gas Co	General Manager and See'y	19 Toronto St.
1840	Pearson, W. H., Jr	"	Gas Engineer	"
1841	Peer, John A	J. A. Peer & Co	Wholesale Flour and Feed	131 Front St. East.
*90	Pellatt, Sir Henry M	Pellatt & Pellatt	Brokers	36 King St. East.
*726	Pender, D. A		Aeeountant	Merchants Bank Bldg., Winnipeg, Man.
1842	Pentecost, R. W	W. R. Brock & Co., Ltd	Wholesale Dry Goods	Bay & Wellington Sts.
1442	Pepall, Geo	National Desp. Co., G.E. Line.	Canadian Freight Agent	309 Union Station.
1732	Pepall, Wm. E	Canadian Underskirt Co		42 Adelaide St. West.
1388	Pepler, Arthur	Dominion Bank	Assistant Manager	King & Yonge Sts.
806	Perine, E. G	M. B. Perine & Co	Mfrs. of Twine and Cordage	Doon, Ont.
2176	Perkins, Erickson	Spaders & Perkins	Brokers & Bankers	Roehester, N.Y.
1970	Perry, Geo. D	Imperial Carpet Co		60 Front St. West.
1625	Peters, J. Henry	J. Henry Peters Co	General Textile Smallwares	Mincing Lane.
1177	Petrie, H. W		Machinery,New & Second-hand	141-145 Front St. West.
1843	Peuchen, A. G	Standard Chemieal Co	President	Manning Chambers.
2110	Pfeffer, John	Pfeffer Bros	Mfrs. Flour and Feed	Milverton, Ont.
*318	Phillips, F. J	Cobban Mfg. Co., Ltd	Mfrs. Mouldings, Mirror Plates, ete	Co. Lake & Lorne Sts.
1425	Phillips, Wm	Can. Northern Railway Co	General Eastern Agent	C. N. R. Chambers.
2177	Phin, John A	American Chicle Co	Mfrs. Chewing Gum	Logan Ave.

1971	Pike, W. S. C.....	John L. Leckie, Ltd.....	.....	76 Wellington St. West.
779	Piper, E. S.....	N. L. Piper Ry. Supply Co....	Mfrs. Railway Supplies.....	314 Front St. West.
899	Playfair, James.....	.....	Lumber Merchant.....	Midland, Ont.
1360	Plewes, D.....	.....	Flour and Grain Merchant....	406 Board of Trade Bldg.
1524	Plummer, Frank.....	Can. Lake & Ocean Navigation Co.....	Secretary-Treasurer.....	32 Adelaide St. East.
882	Plummer, J. H.....	Dom. Iron & Steel Co.....	President.....	Sydney, N.S.
184	Polson, F. B.....	The Polson Iron Works Co....	.....	Esplanade St. East.
1271	Poole, Arthur.....	Carswell Co., Ltd.....	Law Booksellers.....	1302 King St. West.
1469	Poole, J. A. C.....	The China & Japan Silk Co., Ltd.....	Director.....	72 Chesterfield Ave., Westmount, Montreal, P.Q.
958	Porter, John S.....	The Wm. Davies Co., Ltd.....	Pork Packers.....	24 Queen St. West.
1496	Porter, F. R.....	Grand Trunk Railway.....	Asst. Foreign Freight Agent...	Union Station.
1976	Potter, Chas. E.....	City Dairy Co., Ltd.....	Manager.....	Spadina Crescent.
1907	Powers, Bruce W.....	.....	Grain, Seeds and Coal.....	Trenton, Ont.
1845	Powis, Crawford W...	Anderson, Powis & Co.....	Grocery Brokers.....	15 Wellington St. East.
2049	Preen, G. Percy.....	Brinton Carpet Co.....	Carpet Manufacturers.....	Peterboro, Ont.
1972	Price, R. N.....	Jno. Campbell Co., Ltd.....	Millers.....	St. Thomas, Ont.
1973	Price, Thomas.....	S. Price & Son, Ltd.....	President Dairy Co.....	212 King St. East.
1974	Prisley, Arthur T.....	J. B. Harris & Co.....	Manufacturers of Glue.....	Danforth Ave.
*480	Pugsley, John.....	Pugsley, Dingman & Co.....	Soap Manufacturers.....	Confederation Life Bldg.
2211	Purkis, Chas. J.....	Caulfeild, Burns & Gibson.....	Whol. Men's Furnishings.....	18 Wellington St. West.
1977	Purvis, Jas. M.....	.....	Cotton Manufacturer.....	84 Don Esplanade.
433	Quintal, Jos.....	Quintal & Lynch.....	Hay, Feed and Grain Merchants	29 McGill St., Montreal, P.Q.
1978	Radcliff, W. E.....	Henry Disston & Sons, Ltd...	Saw Manufacturers.....	110-112 Adelaide St. East.
1687	Ralston, Albert J.....	National Life Ass. Co. of Canada.....	Managing Director.....	Toronto & Adelaide Sts.
2112	Ratcliff, Fred. L.....	Douglas & Ratcliff, Ltd.....	Wholesale Paper.....	30 West Market St.
2237	Ratz, A. E.....	Tavistock Milling Co.....	Flour Millers.....	Tavistock, Ont.
1908	Rea, A. E.....	A. E. Rea & Co.....	Manufacturers.....	97 Spadina Ave.
2178	Read, A. F.....	G. T. R.....	Foreign Freight Agent.....	Montreal, Que.
1909	Reaves, Campbell.....	The John Inglis Co., Ltd.....	Manufacturers.....	14 Strachan Ave.
1590	Reed, J. Carl.....	J. B. Reed & Sons.....	Insurance.....	51 Yonge St.
2277	Reed, Chas. S.....	Barrie Tanning Co.....	Agent.....	51 Front St. East.
1255	Reid, Alexander T....	Featherbone Novelry Co., Ltd.	.....	266-274 King St. West.
2231	Reid, Chas.....	S. F. McKinnon & Co., Ltd...	Wholesale Millinery.....	York & Wellington Sts.
*1846	Reid, George B.....	Ontario Paper Box Mfg. Co...	Paper Box Manufacturers.....	176 Richmond St. West.
302	Reid, George P.....	United Empire Bank of Canada	General Manager.....	Board of Trade Bldg.
1847	Reid, John Young....	The Robinson Co., Ltd.....	Secretary-Treasurer & Director	Winnipeg, Man.
1053	Reinhardt, Lothar....	Reinhardt & Co.....	Brewers.....	2-22 Mark St.
1850	Renfrew, Allan E.....	Holt, Renfrew.....	Hatters and Furriers.....	5 King St. East.

No.	Name.	Firm.	Business.	Location.
1848	Rennie, Robert....	Wm. Rennie Co., Ltd.....	Seed Merchants.....	136 Adelaide St. East.
1849	Rennie, Thomas....			
1979	Rice, H. L.....	G. Carter, Sons & Co.....	Millers.....	St. Mary's Ont.
1417	Rice, O. F.....	Imperial Bank of Canada.....	Manager.....	28 Wellington St. East.
2256	Rice, R. B.....	Featherbone Novelry Co., Ltd.	.....	117 Rose Ave.
1851	Richards, John E.....	.....	General Merchant.....	Dundalk, Ont.
1147	Richardson, H. A.....	Bank of Nova Scotia.....	Manager.....	46 King St. West.
1980	Richardson, H. W..	James Richardson & Sons.....	Grain.....	Kingston, Ont.
1981	Richardson, James A			
1852	Richardson, T. D.....	.....	Fire Insurance.....	16 Wellington St. East.
1108	Riddell, Matthew.....	Hart & Riddell.....	Manufacturing Stationers.....	40 Wellington St. East.
1755	Ridley, J. S. M.....	John Underwood & Co.....	Manager.....	90 Richmond St. East.
1449	Ridout, D. K.....	Ridout & Strickland.....	General Ins. Agents.....	59 Victoria St.
1740	Ridout, George.....	George Ridout & Co.....	Commission Merchant.....	77 York St.
2180	Riky, R. A.....	E. Berwick & Co.....	Grain.....	Shelburne, Ont.
1326	Ritchie, Fred. A.....	Ritchie & Ramsay.....	Card and Paper Manufacturers.	84 Wellington St. West.
1493	Roach, J. M.....	.....	Flour, Feed, Seed, Grain, Flax Milling.....	Arthur, Ont.
1074	Robb, Geo. C.....	Boiler Inspection & Ins. Co...	Boiler Inspection & Consulting Engineer.....	Room 50, Canada Life Bldg.
332	Robertson, J. Ross....	.....	Proprietor "Evening Telegram".....	Bay & Melinda Sts.
2278	Robertson, Percy L...	Burnett, Ormsby & Clapp.....	Insurance.....	7 Melinda St.
746	Robertson, T.....	Robertson Bros.....	Mfrs. of Confectionery.....	103-113 Queen St. East.
1269	Robertson, Wm.....			
1596	Robins, F. B.....	.....	Real Estate.....	52 Victoria St.
1009	Rochereau, Chas. de la Sabliere	Gendron Mfg. Co.....	Manager.....	137 Duchess St.
1765	Roddy, Chas.....	.....	Printing.....	44 Lombard St.
1066	Rodger, Alex. F.....	The Irving Umbrella Co., Ltd..	Umbrella Manufacturers.....	79-83 Wellington St. West.
1665	Roessel, M. L.....	Louis Roessel & Co.....	Silks.....	58-60 Wellington St. West.
2115	Roether, Sam'l.....	Prime & Rankin, Ltd.....	Wholesale Dry Goods.....	74 York St.
1637	Roger, F. P.....	.....	Manufacturers Agent.....	Empire Building.
1727	Rogers, Alfred	Elias Rogers & Co., Ltd.....	Coal and Wood.....	3 King St. East.
473	Rogers, Albert S.....	The Queen City Oil Co., Ltd...	Oil Merchants.....	King & Yonge Sts.
*526	Rogers, Elias.....	The Elias Rogers Co., Ltd.....	Coal Merchants.....	3 King St. East.
1738	Rogers, John.....			
2292	Rogers, Joseph P.....	Queen City Oil Co.	.....	King and Yonge Sts.
1385	Rolph, F. A.....	Rolph & Clark, Ltd.....	Engravers and Lithographers..	Simcoe & Pearl Sts.
485	Roper, Fred.....	Dominion Telegraph Co.....	Sec.-Treas. (Pub. Accountant).	58 Front St. West.

1763	Rose, Geo. M.....	The Hunter, Rose Co., Ltd....	Printers and Bookbinders.....	Temple Bldg.
2116	Ross, Charles A.....	The Dominion Bank.....	Manager, City Hall Branch....	Toronto.
1853	Ross, Fred. H.....	Fred. H. Ross & Co.....	Insurance Brokers.....	39 Adelaide St. East.
1854	Ross, J. L.....	Pease Foundry Co., Ltd.....	Secretary.....	36 Queen St. East.
815	Ross, W.....	A. Ross & Sons.....	General Merchants and Grain Dealers.....	Port Perry, Ont.
1521	Ross, W. D.....	The Metropolitan Bank.....	General Manager.....	Toronto.
2117	Roxburgh, John E....	Roxburgh & Son.....	Grain Merchants.....	Norwood, Ont.
1855	Rubery, T. W.....	Tollock Bros. & Co., Importers	Representative.....	28 Wellington St. West.
1526	Rubins, W. F.....	Rubins Bros.....	Grain Com. and Brokers.....	305 Produce Exch., New York.
1650	Rundle, W. E.....	National Trust Co.....	Secretary.....	22 King St. East.
1598	Russell, F. H.....	Railway Passenger Assc. Co...	Manager.....	8 King St. West.
558	Rutter, A. F.....	Warwick Bros. & Rutter, Ltd.	Wholesale Stationers, Printers and Bookbinders.....	King St. & Spadina Ave.
1574	Ryan, M. P.....	The Wm. Ryan Co., Ltd.....	Pork Packers & Whol. Provisions.....	70-72 Front St. East.
1335	Ryckman, E. B.....	Dunlop Tire Co., Ltd.....	.....	Canada Life Bldg.
1110	Ryrie, Harry.....	Ryrie Bros.....	Jewellers & Diamond Merchants	134-138 Yonge St.
1111	Ryrie, James.....			
2252	Ryrie, W. P.....	Ryrie Paper Co.....	Paper Merchants.....	28 Wellington St. West.

1138	Samuel, S.....	M. & L. Samuel, Benjamin & Co	Metal Merchants.....	54 Front St. West.
1983	Sanderson, R. R.....	Sandersons, Ltd.....	Fancy Dry Goods and Mfrs...	172 Front St. West.
1718	Saunders, Julius.....	H. & A. Saunders.....	Manufacturing Jewellers.....	King & John Sts.
1588	Scarlett, R. A.....	.....	Grain Merchant.....	510 Board of Trade Bldg.
491	Schantz, D. B.....	Jacob Schantz & Son Co., Ltd.	Button Manufacturers.....	Berlin, Ont.
205	Scheuer, E.....	.....	Wholesale Jeweller.....	90 Yonge St.
2283	Schmidt, W. H.....	A. E. Schmidt & Co.....	Grain Merchants.....	Board of Trade, Montreal, P.Q.
1595	Scholfield, G. P.....	Standard Bank.....	Gen. Manager.....	Wellington & Jordan Sts.
1856	Score, R. J.....	R. Score & Son.....	Merchant Tailors.....	77 King St. West.
289	Scott, A. A.....	.....	Mfrs. of Hardwood Lumber and Slack Cooperage Stock.....	McGregor, Ont.
2275	Scott, James.....	Anglo-American Direct Tea Trading Co., Ltd.....	Tea Merchant.....	27 Wellington St. East.
1170	Scott, Jas. C.....	The J. C. Scott Co., Ltd.....	Lumber Dealers & Contracting	106 River St.
1161	Scott, Jas. P.....	Jas. P. Scott & Co.....	Metals and Scrap Iron.....	187 Duchess St.
1298	Scott, Robt. F.....	.....	Manufacturers Agent.....	29-33 Melinda St.
758	Seagram, J. E., M.P...	.....	Miller and Distiller.....	Waterloo, Ont.
1984	Segsworth, R. F.....	.....	Barrister-at-Law.....	103 Bay St.
1985	Seitz, J. J.....	United Typewriter Co., Ltd...	General Manager.....	7 & 9 Adelaide St. East.
1857	Sharp, S. J.....	C.P.R. S.S. Line.....	Agent.....	80 Yonge St.
1986	Shaw, Geo. E.....	The Telfer Mfg. Co.....	.....	Duncan & Pearl Sts.
1731	Shaw, John A.....	Mason & Shaw.....	Insurance Brokers.....	38 Wellington St. East.
1008	Shaw, J. R.....	Canada Furniture Mfrs., Ltd..	Secy. and Managing Director..	136-138 King St. East.

No.	Name.	Firm.	Business.	Location.
876	Shaw, Hedley.....	Hedley Shaw Milling Co., Ltd.	Millers.....	208 Board of Trade Bldg.
1694	Shaw, Herbert A.....	Shaw & Begg.....	Insurance Agents.....	9 Toronto St.
1858	Sheather, L. J.....	J. B. MacLean Publishing Co..	Advertising.....	10 Front St. East.
2118	Sheppard, S. T.....	Aikenhead Hardware Co.....	Secy.-Treasurer.....	19-21 Temperance St.
1479	Sheppard, W. J.....	The Georgian Bay Lumber Co..	Lumber.....	Waubaushene, Ont.
1450	Sheridan, J. T.....	Pease Foundry Co., Ltd.....	President.....	36 Queen St. East.
2119	Sherlock, James.....	Monarch Brass Mfg. Co.....	.....	72 Dundas St.
2181	Shilton, John.....	Shilton, Wallbridge & Co.....	Barristers-at-Law.....	McKinnon Bldg.
763	Shirk, Peter.....	Shirk & Snider.....	Millers.....	Bridgeport, Ont.
2258	Shurly, Ray F.....	Shurly & Derrett.....	Manufacturers.....	1078 Bloor St. West.
241	Simpson, E. A.....	Joseph Simpson Sons.....	Manufacturers Knitted Goods.	6-8 Berkeley St.
242	Simpson, R. M.....			
2120	Simpson, Frank.....	.....	Contractor.....	2 Toronto St.
307	Sims, P. H.....	British America Ass. Co.....	.....	18 Front St. East.
2121	Sinclair, D. J.....	.....	Wholesale Merchant.....	69 Bay St.
993	Sinclair, John.....	The Barrie Tanning Co.....	Tanners.....	Barrie, Ont.
1717	Sinclair, John.....	.....	Grain.....	Dundalk, Ont.
1089	Sinclair, James M.....	Eureka Mineral Wool and Asbestos Co.....	Mineral Wool and Asbestos....	118 Adelaide St. West.
1714	Sinclair, N. C.....	Campbell Milling Co.....	.....	St. Thomas, Ont.
1701	Sloan, F. M.....	John Sloan & Co.....	Wholesale Grocers.....	Church & Front Sts.
*336	Sloan, John.....			
1144	Smale, F. J.....	The Wm. Davies Co., Ltd.....	Pork Packers.....	Beachell St.
1859	Small, Sidney.....	.....	Real Estate.....	20 Adelaide St. East.
261	Smallpiece, Wm. R....	The W. R. Brock Co., Ltd....	Wholesale Dry Goods and Woollens.....	Bay & Wellington Sts.
2122	Smart, D. Worts.....	Taylor & Smart, Ltd.....	Millinery.....	22 Wellington St. West.
1860	Smith, Alfred W.....	.....	Insurance Agent.....	9 Toronto St.
1861	Smith, Ebenezer.....	W. D. Matthews & Co.....	Grain Buyer.....	Woodbridge, Ont.
1862	Smith, F. J.....	F. J. Smith & Co.....	Estate and Financial Agents..	61 Victoria St.
2123	Smith, Geo. R.....	.....	Grain Merchant.....	Dunnville, Ont.
766	Smith, Prof. Goldwin..	.....	.....	The Grange.
2124	Smith, N. W.....	The Smith-Runciman Co.....	Wholesale Millinery Importers.	9 Wellington St. East.
185	Smith, Jesse C.....	.....	Grain Buyer.....	Toronto Junction.
35	Smith, Jos.....	.....	Grain Dealer.....	Box 317, Toronto Junction.
1988	Smith, J. C.....	.....	Grain.....	Port Huron, Mich. / Sarnia, Ont.
333	Smith, Robt. A.....	Osler & Hammond.....	Stock Brokers	Jordan & Melinda Sts.
2125	Smith, R. Home.....	National Trust Co., Ltd.....	Estate Manager.....	20 King St. East.
1989	Smith, W. S.....	The Automobile & Supply Co., Ltd.....	Manager.....	Temperance St.

1347	Smith, Chas. C.	Quebec Bank	Manager	King & Toronto Sts.
1452	Smith, H. T.	The David Smith Engraving & Lithographing Co	Lithographers and Engravers	56-60 Church St.
1653	Smith, Irving W.	Smith & Mackenzie	Insurance	24 Toronto St.
1628	Smith, J. Sproule		Manufacturers Agent	Manchester Bldg.
1591	Smith, R. S.	The Smith-Runciman Co	Wholesale Millinery	9 Wellington St. East.
1568	Smith, Thos. H.	T. H. Smith & Co	Wholesale Produce	70 Colborne St.
1327	Smyth, H. L.		Manufacturers Agent	29 Melinda St.
2280	Smyth, W. R.		Barrister	70 Victoria St.
1579	Snell, E.		Cattle Dealer	Toronto Junction.
844	Snider, E. W. B.		Miller	St. Jacobs, Ont.
759	Snider, W.		Miller and Grain Dealer	Waterloo, Ont.
1560	Somers, G. T.	G. T. Somers & Co	Grain	Manning Chambers.
2272	Somerville, Fred.	Somerville, Ltd	Plumbers & Steam Fitters Supplies	59 Richmond St. East.
1863	Sommerville, Geo.		Wharfinger	Wharf.
2126	Southam, Richard.	Mail Job Printing Co	Printers	75 York St.
1711	Sowdon, A. R. F.	D. Morrice, Sons & Co	Manufacturers Agents	80 Bay St.
1761	Spalding, A. L.	Queen City Vinegar Co	Manager	81 Front St. East.
1686	Sparling, F.	National Life Ass. Co	Secretary	Toronto & Adelaide Sts.
2127	Spence, F. R.	Burton, Spence & Co	Wholesale Dry Goods	44 York St.
834	Spence, Geo.	W. J. Gage Co., Ltd	Wholesale Stationers	84 Spadina Ave.
316	Spence, R. W.	Burton, Spence & Co	Vice-President	44 York St.
1990	Spink, D. M.	J. L. Spink, Ltd	Flour and Grain	Stair Bldg., Bay St.
134	Spink, J. L.			Stair Bldg.
2128	Spink, S. S.		Grain Merchants	Grain Ex., Winnipeg, Man.
1492	Stanley, W. E.	Dom. Bag Co., & Consumers Cordage Co., Montreal	Traveller	Lucan, Ont.
2251	Stanway, Geo.	Geo. Stanway & Co	Grocers' Brokers	46 Front St. East.
2182	Stark, Alex.	Stark Bros. & Co	Grain	Board of Trade Bldg.
*67	Stark, John.	John Stark & Co	Stock Brokers	26 Toronto St.
503	Stark, W. M.	Stark Bros. & Co	Grain, Flour and Feed	202-203 Board of Trade Bldg.
181	Staunton, Thos. A.	Stauntons, Ltd	Wall Paper Manufacturers	944 Yonge St.
2183	Steed, Wm.	Brampton Milling Co	Millers	Brampton, Ont.
2281	Steedman, J. P.	Gurney Scale Co		Hamilton, Ont.
72	Steele, R. C.	The Steele, Briggs Seed Co	Seed Merchants	105-107 Front St. East.
1864	Steele, R. Clarke		Treasurer	
1865	Steele, W. D.		Secretary	
2198	Stevens, N. H.	Canada Flour Mills	Millers	Chatham, Ont.
2232	Stewart, A. M. S.	A. M. S. Stewart & Co	Brokers	56 Victoria St.
2130	Stewart, Fred. J.		Real Estate	40 Victoria St.
1866	Stewart, Lewis A.	U.S. Life Ins. Co	Manager	Quebec Bank Bldg.
694	Stewart, Wm. B.		Manufacturers Agent	11 Front St. East.
688	Stickland, James	C. H. McLaughlin	Grain	826 Chambers of Commerce, Buffalo, N.Y.

No.	Name.	Firm.	Business.	Location.
1868	Stiver, Chas. H.....	.....	Grain Merchant.....	Unionville, Ont.
1867	Stiver, Frank L.....	.....	Grain Merchant.....	Stouffville, Ont.
547	Stone, Wm.....	Toronto Lithographing Co....	Lithographers.....	461 King St. West.
2260	Stone, F. W.....			
994	Stout, Walter S.....	Dominion Express Co.....	Pres. and General Manager....	506 Union Station.
2184	Stowe, J. Howard.....	.....	Manufacturers Agent.....	76 Bay St.
1869	Strachan, James.....	Strachan Bros.....	Hat Manufacturers.....	130 Wellington St. West.
1159	Stratton, Hon. J. R...	Examiner Printing Co.....	Publishers, etc.....	Peterboro, Ont.
1341	Stringer, Wm. B.....	H. B. Stringer & Co.....	Fruit Brokers.....	32 Church St.
2131	Stronach, George.....	Stronach & Sons.....	Wholesale Fruits.....	29 Church St.
2132	Stroud, Henry.....	Paris Mincey Mills Co.....	Mincey Mills.....	Paris, Ont.
329	Strowger, Walter A...	Oatmeal Millers Association...	Secretary.....	Room 102, Union Station.
2133	Stuart, S. R.....	Stuart Bros.....	Flour Millers.....	Mitchell, Ont.
1671	Suckling, W. J.....	Suckling & Co.....	Trade Auctioneers.....	66-68 Wellington St. West.
1747	Sutherland, H.....	Equity Fire Ass. Co. of Canada.	Manager.....	232 Dunn Ave.
1870	Sweency, F. R.....	Reliance Knitting Co.....	Manufacturers.....	King & Bathurst Sts.
2134	Sweet, Herbert.....	J. H. Sweet.....	Grocer.....	481 Queen St. East.
1715	Szeliski, Paul von.....	Szeliski & McLean.....	Insurance Brokers.....	22 Toronto St.
1992	Tanner, John.....	Ideal Women's Wear Co.....	Manufacturers	666 King St. W.
2185	Taylor, C. R.....	.....	Grain Merchant	Board of Trade, Montreal, P.Q.
1871	Taylor, Edmund.....	Gowans, Kent & Co., Limited.	Manager	14-16 Front St. E.
2297	Taylor, Gordon	.....	Stock Broker.....	18 King St. West.
464	Taylor, John M.....	Taylor-Forbes Co., Ltd.....	President.....	Guelph, Ont.
1552	Taylor, R. L. D.....	J. F. Taylor & Co.....	Flour and Grain.....	Board of Trade Bldg.
2135	Taylor, R.....	Taylor & Smart.....	Millinery.....	22 Wellington St. West.
1549	Taylor, W. H.....	T. H. Taylor & Co.....	Flour Manufacturers.....	Chatham, Ont.
1872	Taylor, Wm. J.....	The T. H. Taylor Co., Ltd....	Manufacturers.....	Chatham, Ont.
2186	Ten Eyck, C. D.....	E. C. Atkins & Co.....	Saw Manufacturers.....	56 King St. East.
2136	Thompson, Boyce.....	Boyce Thompson & Co.....	Commission Agents.....	Bank of B.N.A. Bldg.
1068	Thompson, Fred. C....	Rep. Ulster Steamship Co., Ltd	"Head Line" of Steamers to Ireland.....	Board of Trade Bldg.
1873	Thompson, Henry L...	The Copp, Clark Co., Ltd.....	Publishers.....	64 Front St. West.
818	Thomson, D. E., K.C..	Thomson, Tilley & Johnston...	Barristers, Solicitors, etc.....	Toronto General Trusts Bldg.
1597	Thomson, W. W.....	Walter Thomson & Son, Ltd..	Millers and Grain Merchants...	London, Ont.
964	Thorn, John O.....	The Metallic Roofing Co. of Canada, Ltd.....	General Manager.....	King & Dufferin Sts.
1993	Thorne, A. M.....	A. M. Thorne & Co.....	Twines, Paper, etc.....	34 Church St.
1994	Thorp, Geo. J.....	The Thorp Co.....	Grain and Seeds.....	Guelph, Ont.
2284	Thurston, W. G.....	.....	Barrister.....	23 Toronto St.
1742	Tilley, Chas.....	.....	Leather and Findings.....	122 Bay St.

1995	Tillson, E. V.....	Tillson Co.....	Millers.....	Tillsonburg, Ont.
2137	Tilt, Capel.....	Jas. Carruthers & Co.....	Grain Merchants.....	Grain Exchange, Winnipeg, Man
1997	Todd, Edwin N.....	C. P. Ry.....	Asst. Export & Import Agent..	Union Station.
1539	Tomlin, H. C.....	.....	Bread Manufacturer.....	426 Bathurst St.
1874	Torrance, G. W.....	Dominion Line S.S.....	Freight Agent.....	28 Wellington St. East.
1998	Travers, Wm. R.....	Farmers Bank of Canada.....	General Manager.....	Adelaide & Bay Sts.
1875	Trent, Ernest W.....	Grenadier Ice & Coal Co.....	Coal and Ice Merchants.....	49 Wellington St. East.
2254	Trimble, John H.....	W. H. Lailey & Co., Ltd.....	Manufacturers.....	18 Front St. East.
1633	Turnbull, John.....	Nasmith Co., Ltd.....	Manager.....	Adelaide & Jarvis Sts.
2138	Turner, Dwight J.....	Turner Lumber Co.....	Lumbermen.....	25 Toronto St.
1254	Turner, F. A.....	Turner & Hamilton.....	Manufacturers Agent.....	84 Wellington St. West.
1876	Tyrrell, William.....	Wm. Tyrrell & Co.....	Booksellers.....	7 and 9 King St East.
1349	Ubukata, Shigesaburo.	K. Ishikawa & Co.....	Importers of Silk.....	24 Wellington St. West.
2139	Upshall, Chas.....	Model Bakery Co.....	Supt. of Bakery.....	Soho & Phœbe Sts.
1534	Ussher, J. F. H.....	Ussher, Playfair & Martens....	Brokers.....	1 Toronto St.
1784	Van Bever, L. C.....	The Van Bever Packing & Provision Co., Ltd..	Pork Packers.....	Cor. Keele & St. Clair Sts. Toronto Junction.
*695	Van Norman, C. C....	.....	.....	282 Carlton St.
19	Van Sommer, James...	.....	Cotton Merchant.....	45a Drury Bldg., 21 Water St., Liverpool, Eng.
2236	Van Vleet, P. G.....	Vehicle Publishers, Ltd.....	Publishers.....	1 Wellington St. West.
1999	Vigeon, Harry.....	Vigeon & Co.....	Public Accountants.....	Imperial Bank Bldgs.
1091	Vokes, Miles.....	The Vokes Hardware Co., Ltd.	Whol. and Retail Hardware...	111 Yonge St.
1359	Wade, Osler.....	.....	Assignee and Accountant.....	67½ Bay St.
784	Wadsworth, Wm. R...	Bank of Toronto.....	Manager.....	60 Wellington St. East.
1392	Waldie, F. N.....	Victoria Harbor Lumber Co...	Lumber.....	32 Church St.
672	Waldie, John.....	President Victoria Harbor Lumber Co.....	Who. Lumber Mfrs. & Merch'nt	32 Church St.
2000	Walker, A. H.....	Sterling Bank of Canada.....	Bankers.....	50 Yonge St.
477	Walker, B. E.....	Canadian Bank of Commerce..	General Manager.....	King & Jordan Sts.
*921	Walker, F. H.....	Hiram Walker & Sons, Ltd....	Distillers.....	Walkerville, Ont.
2187	Walker, Wm. Stuart..	John P. Black & Co., Ltd.....	Mfg. Agents.....	392 Palmerston Boulevard.
2188	Wallbridge, Wm. H...	Shilton, Wallbridge & Co.....	Barristers.....	McKinnon Bldg.
2189	Waller, Jos. M.....	McLaren & Dallas.....	Accountant.....	30 Front St. West.
2191	Walmsley, Joseph...	Scott & Walmsley.....	Underwriters.....	32 Church St.
*521	Walmsley, Thos....			
2192	Walsh, E. H.....	E. H. Walsh & Co.....	Manufacturers Agents.....	Manchester Bldg.
2001	Walsh, Jas. W. B....	Dominion Bank.....	Manager.....	Yonge & Cottingham Sts.
1416	Walsh, Wm.....	Dom. Express Co.....	General Agent.....	Union Station.
1629	Walton, W. R.....	Standard Fashion Co.....	.....	33 Richmond St. West.
1708	Wardell, Thos. J.....	Ontario Neckwear Co., Ltd....	Manufacturers.....	Old U.C.C. Grounds.
1769	Wardlaw, Thos. D....	Geigy Analine & Extract Co...	.....	62 Front St. West.

No.	Name.	Firm.	Business.	Location.
*825	Warren, H. D.....	The Gutta Percha & Rubber Mfg. Co., of Toronto, Ltd...	President and Treasurer.....	47 Yonge St.
654	Warren, C. D.....	.....	.....	Traders Bank Chambers.
2002	Warren, James J.....	Trusts and Guarantee Co.....	Manager.....	14 King St. West.
655	Warren, W. A.....	Warren Bros. & Co.....	Wholesale Grocers.....	35-37 Front St. East.
100	Warwick, Geo. R.....	Warwick Bros. & Rutter, Ltd.	Wholesale Stationers, Printers and Bookbinders.....	King St. & Spadina Ave.
1657	Watson, G. F.....	E. & S. Currie Co., Ltd.....	Neckwear Manufacturers.....	Empire Bldg.
1572	Watson, Jas. P.....			
1140	Watson, T. H.....	Toronto Bolt & Forging Co., Ltd.....	Mfrs. Bolts, Nuts, Forgings, etc.	Swansea & Gananoque.
2193	Watt, H. L.....	Canada Life Ass. Co.....	Treasurer.....	Canada Life Bldg.
2194	Watt, Jas.....	The Lyman Bros. & Co., Ltd...	.....	71-73 Front St. E.
2003	Watt, John.....	The Watt Milling & Feed Co..	Grain and Produce.....	211 Royce Ave.
910	Watts, C. B.....	Dom. Millers Association.....	Secy. & Central Grain Buyer...	514 Board of Trade Bldg.
1173	Watts, Geo. W.....	Can. General Electric Co., Ltd..	Mfrs. Electrical Appliances....	16 King St. East.
94	Weatherston, N.....	Intercolonial Ry. and Prince Edward Island Ry.....	Freight and Passenger Agent..	51 King St. East (King Edward Hotel).
2195	Webster, Alexander F.	.....	Steamship Agent.....	King & Yonge Sts.
2004	Weiss, Waldemar.....	Dieckerhoff, Raffloer & Co., Can.	Smallwares.....	70 Bay St.
996	Weldon, Thos. A.....	The E. B. Eddy Co., Ltd.....	Manufacturers.....	54 Front St. West.
1051	Welsh, John..... ...	Welsh & Co.....	Tanners.....	Hastings, Ont.
2196	West, Jos. M.....	J. & J. Taylor, Tor. Safe Works.	Safe Manufacturers.....	145-147 Front St. East
*272	West, Thomas.....			
2197	West, Wm. N.....			
1306	Westren, Jno.....	Dunlop Tire Co., Ltd.....	Rubber Goods, Bicycle and Carriage Tires.....	13 Temperance St.
1187	Whaley, E.....	Whaley, Royce & Co., Ltd....	Music Publishers and General Musical Mdse	158 Yonge St.
2199	Wharin, Sidney G.....	H. W. Nelson & Co., Ltd.....	Broom Mfrs. (Mgr. Director)..	92 Adelaide St. West.
2200	Wheeler, Alexander...	Wheeler & Bain.....	Manufacturers.....	179 King St. East.
2005	White, Douglas L., Jr..	Playfair & White.....	Lumber.....	Midland, Ont.
1626	White, Wm. P.....	Dickerhoff, Raffloer & Co., Can.	Smallwares.....	70 Bay St.
1146	White, W. T.....	National Trust Co., Ltd.....	Manager.....	22 King St. East.
2201	Whitehead, Herbert A.	.....	Manufacturers Agent.....	28 Wellington St. West.
2006	Whitehead, Wm. E...	.....	Manufacturers Agent.....	28 Wellington St. West.
587	Wickett, S. R.....	Wickett & Craig, Ltd.....	Mfrs. of Staple and Fancy Leathers.....	Front & Cypress Sts.
997	Wigmore, Alf. S.....	Holmes Protection Co.....	Vice-President and Manager...	5 Jordan St.
1562	Wildman, J. F.....	The Office Spec. Mfg. Co., Ltd..	General Manager.....	97-101 Wellington St. West.
2246	Wiley, F. S.....	Wiley & Co.....	Brokers.....	Port Arthur, Ont.

*350	Wilkie, D. R.....	Imperial Bank of Canada.....	President & Genl. Manager....	Imperial Bank, Toronto.
2203	Wilkinson, A. W.....	.....	Merchant Miller and Grain....	Barrie, Ont.
1583	Wilkinson, J. W.....	Dominion S.S. Line.....	Western Freight Agent.....	28 Wellington St. East.
1759	Willans, E.....	Imperial Guaranty and Accident Ins. Co.....	Secretary.....	Canada Life Bldg.
1310	Willard, A. R.....	Willard & Co.....	Produce and Commission.....	86 Front St. East.
968	Williams, A. R.....	The A. R. Williams Mach'y Co..	Machinery Manufacturers.....	95-97 Front St. West.
924	Williams, H. H.....	.....	Real Estate.....	26 Victoria St.
1631	Williams, R.....	.....	Manufacturers Agent.....	Manchester Bldg.
1154	Williams, S. J.....	Williams, Greene & Rome Co..	Mfrs. Shirts & Collars.....	Berlin, Ont.
2204	Willmott, C. R.....	Frost & Wood Co., Ltd.....	Farm Machinery (Manager)...	77-79 Jarvis St.
†1361	Wills, Edgar A., J.P..	Monetary Times Publishing Co.	Secretary-Treasurer.....	62 Church St.
2205	Willson, C. H.....	McDonald & Willson.....	Electric Fixtures and Supplies.	187 Yonge St.
1580	Wilson, C. C. L.....	Ingersoll Packing House.....	.....	Ingersoll, Ont.
2291	Wilson, C. Leslie.....	Wilson Pub. Co. of Toronto, Ltd	Publisher.....	73 Adelaide St. West.
2206	Wilson, Geo. H.....	Wilson Bros.....	Wood Merchants.....	Front St. East—Royal Ins. Bldg.
1752	Wilson, Harold A.....	The Harold A. Wilson Co.....	Sporting Goods.....	35 King St. West.
2207	Wilson, Joseph.....	Maybee, Wilson & Hall.....	Cattle Dealers.....	Western Cattle Market.
2208	Wilson, N. H.....	British Canadian Crockery Co..	Importers.....	25 Melinda St.
1419	Wilson, Wm. A.....	N.Y. Central & West Shore Ry.	General Canadian Freight Agt..	Board of Trade Bldg.
1744	Wise, Frank.....	The Macmillan Co. of Canada, Ltd.....	Publishing.....	27 Richmond St. West.
870	Wolverton, A.....	.....	Miller.....	Wolverton, Ont.
2209	Wood, D. B.....	Wood Bros.....	Millers and Grain Dealers.....	Brantford, Ont.
1426	Wood, D. O.....	Allan Steamship Line.....	Western Freight Agent.....	77 Yonge Street
967	Wood, Edward R.....	Central Canada Loan & Savings Co.....	Managing Director.....	26 King St. East.
744	Wood, Hon. S. C.....	.....	.....	90 Avenue Road.
965	Wood, James.....	The Robt. Simpson Co., Ltd...	Secretary.....	Queen & Yonge Sts.
2211	Wood, W. B.....	Brant Mfg. Co.....	Millers.....	Brantford, Ont.
2212	Woodbridge, Murray..	General Brassworks, Ltd.....	Manufacturers.....	66 Richmond St. East.
2213	Woodbridge, Thomas..	T. Woodbridge & Co.....	Merchants.....	74-76 King St. East.
996	Woodland, Chas. W. I.	Employers' Liability Ass. Corporation, Ltd.....	Manager for Canada.....	Temple Bldg.
2210	Woods, J. H.....	J. H. Woods Advertising Agency, Ltd.....	Advertising Agency.....	113-116 Mail Bldg.
916	Woods, J. W.....	Gordon, Mackay & Co., Ltd...	Imp't'rs Dry G'ds and Wool'ns.	48 Front St. East.
364	Woods, M. J.....	.....	Cattle Dealer.....	14-16 St. Lawrence Market.
2214	Worthington, G. R....	The Ontario Rubber Co.....	Merchants.....	44 Yonge St.
1427	Wright, A. A.....	Waldie & Wright.....	Vessel Owners & Lumber Dl'rs.	Board of Trade Bldg.
868	Wright, John J.....	Toronto Electric Co.....	Manager.....	12 Adelaide St. East.
*398	Wright, Jos.....	The Bennett & Wright Co., Ltd.	Manufacturers & Contractors..	72 Queen St. East.
1093	Wright, Henry.....	A. F. Maclaren Imperial Cheese Co.....	Manufacturers and Agents....	Church & Front Sts.

No.	Name.	Firm.	Business.	Location.
1157	Youille, Harry A.....	.....	Manufacturers Agent.....	25-29 Melinda St.
2066	Young, Alexander L...	Aikenhead Hardware Co., Ltd.	Vice-President.....	17 Temperance St.
1638	Young, John H.....	.....	Public Accountant.....	64 Wellington St. West.
2067	Young, R. B.....	Crown Bank of Canada.....	Assistant Manager.....	Toronto.
1737	Zeidler, Carl.....	.....	Importer.....	98 John St.
1668	Zock, J. J.....	J. J. Zock & Co., Ltd.....	Jewellers.....	300 Adelaide St. West.

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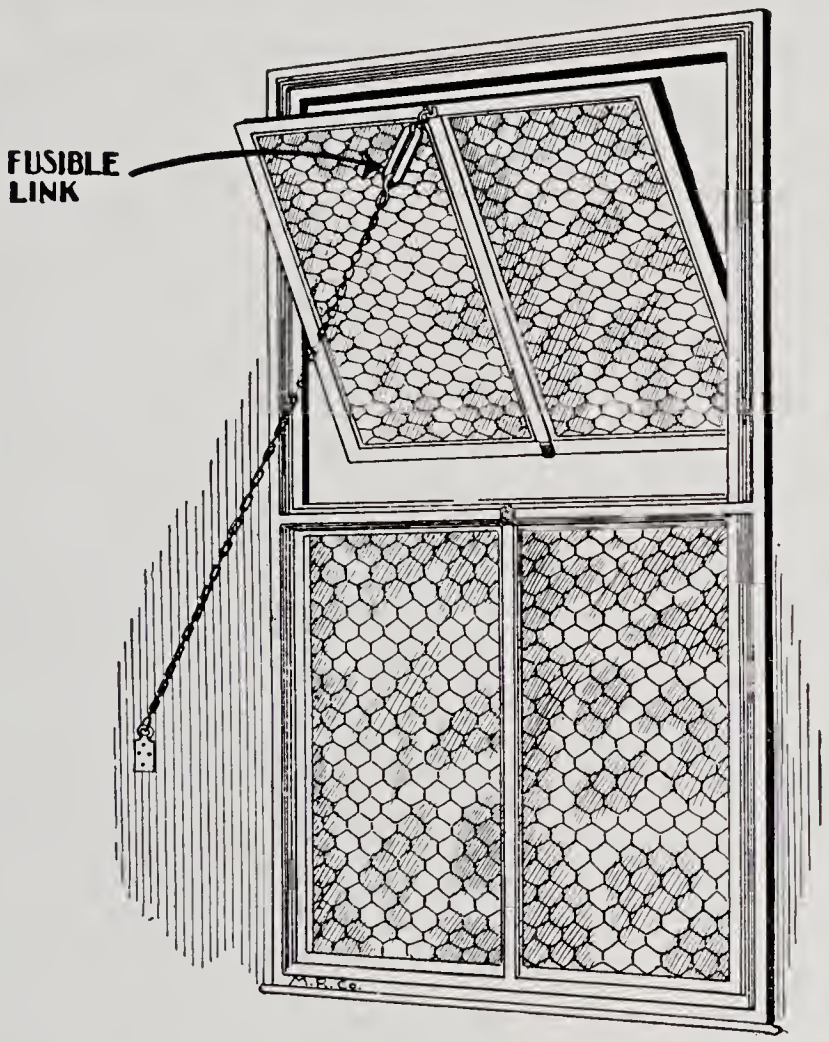

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Incorporated by Act of Parliament.

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Dawson, Yukon Dist.
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Weston, Ont.
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Established in 1836.

Incorporated by Royal Charter in 1840.

Capital Paid-up . . $4,866,666
Reserve Fund . . . 2,238,666

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INCORPORATED 1869

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Pembroke
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Montreal, St. Catherine St. West
Montreal, St. Paul
Montreal Annex
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HEAD OFFICE, OTTAWA, ONT.

Capital (Authorized)	$3,000,000
Capital (Paid Up)	3,000,000
Rest and Undivided Profits . . .	3,236,512
Assets over	32,000,000

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Third National Bank, Buffalo.
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The Standard Bank of Canada

Head Office: TORONTO, ONT.

Capital Paid-up - -	$ 1,535,955.00
Reserve Fund - - -	1,635,955.00
Total Assets (March, 1907)	20,169,870.00

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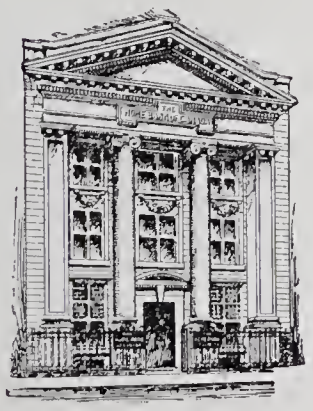

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Head Office, 40-46 King St. W., Toronto

W. D. ROSS, General Manager.

Capital Paid Up - - -	$1,000,000
Reserve Fund - - - -	1,000,000
Undivided Profits - - -	183,713

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Ameliasburg	East Toronto	Petrolia	40-46 King St. West.
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Brigden	Guelph	Picton	" Dundas & Arthur Sts.
Brighton	Harrowsmith	Streetsville	" Queen W. & Dunn Ave.
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OF CANADA

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INCORPORATED 1855

HEAD OFFICE: MONTREAL

CAPITAL PAID UP $3,261,090
RESERVE FUND 3,261,090

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Capital, . . . $3,000,000

Reserve, and Undivided Profits, 28th Feb., 1907 . 1,856,270

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136 BRANCHES IN CANADA

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A. D. 1833

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Capital	$ 1,400,000.00
Assets	2,162,753.85
Losses Paid since Organization,	29,833,820.96

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CAPITAL (SUBSCRIBED)	$2,500,000
CAPITAL (PAID UP)	1,500,000
RESERVE FUND	1,050,000
ASSETS	8,424,011

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RESERVE FUND	2,450,000.00
INVESTMENTS	26,206,337.54

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DEC. 31ST.	NET PREMIUM INCOME	INTEREST, DIVIDENDS FROM INVESTMENTS	TOTAL PREMIUM AND INTEREST INCOME	RESERVES	ASSETS	AVERAGE RATE OF INTEREST EARNED
1897	$ 32,059.83	$ 5,356.26	$ 37,416.09	$ 38,426.00	$ 336,247.89	4.01%
1898	154,946.77	12,464.11	167,410.88	180,761.00	677,061.71	3.52%
1899	296,617.08	24,906.12	321,523.20	434,112.00	930,443.28	4.00%
1900	258,883.40	35,968.64	294,852.04	597,488.00	1,102,092.24	4.68%
1901	308,030.25	52,150.70	360,180.95	798,785.00	1,344,127.61	5.40%
1902	409,277.13	71,952.01	481,229.14	1,102,531.00	1,660,777.19	5.37%
1903	493,781.37	83,385.17	577,166.54	1,428,637.00	2,013,888.47	5.37%
1904	597,418.87	99,466.38	696,885.25	1,768,706.00	2,404,940.57	5.42%
1905	680,798.09	119,236.75	800,034.84	2,064,099.00	2,828,534.43	5.52%
1906	717,697.95	137,379.86	855,077.81	2,461,836.00	3,332,882.88	5.79%

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Confederation Life
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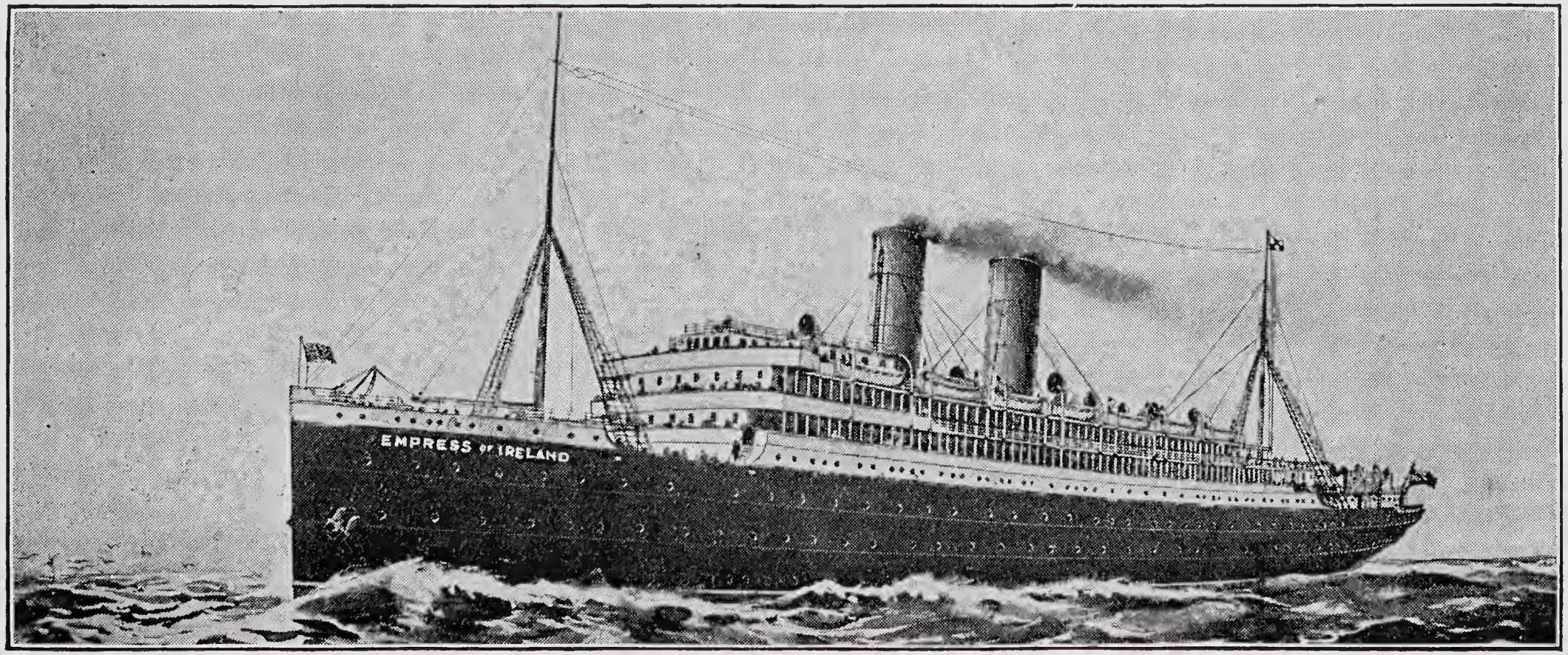

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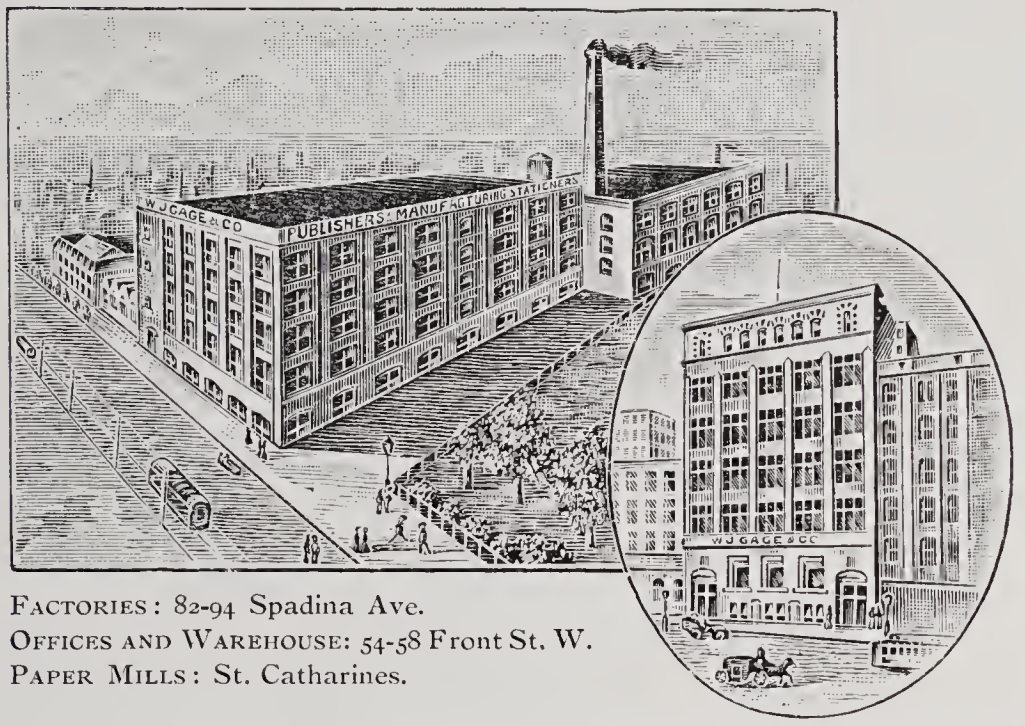

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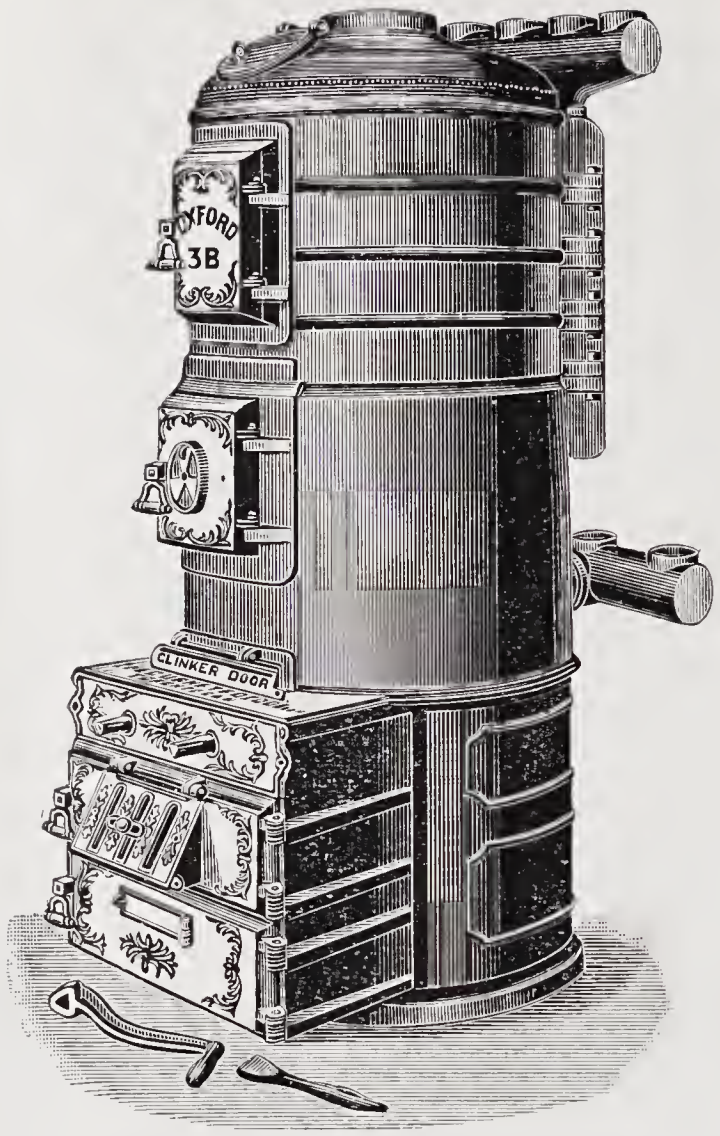

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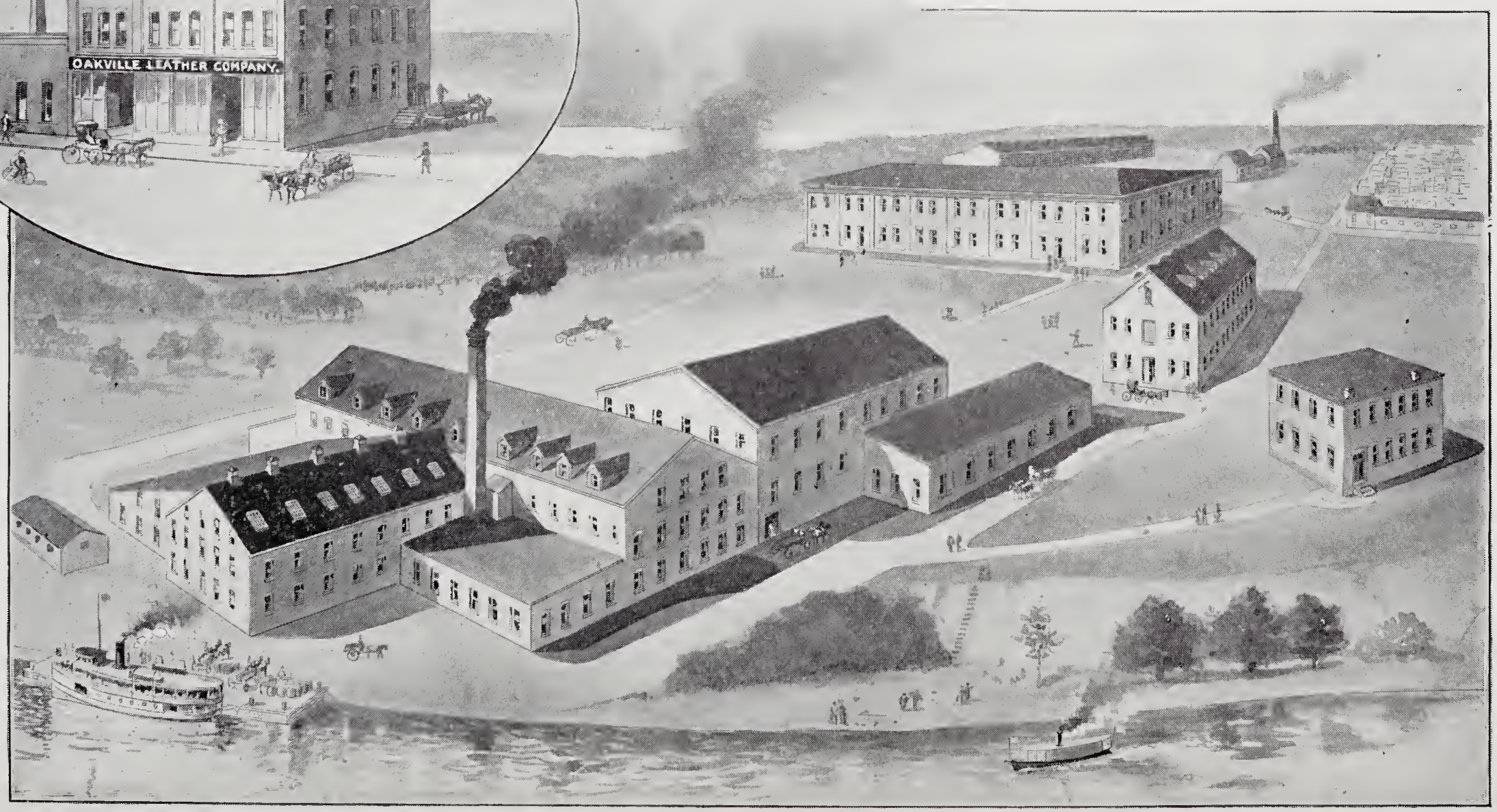

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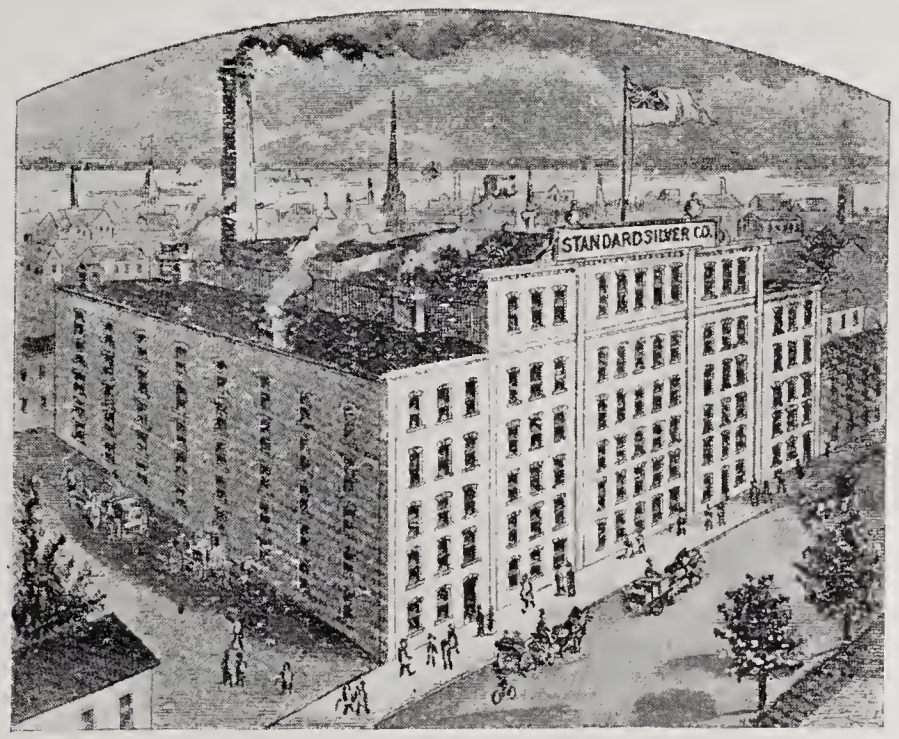

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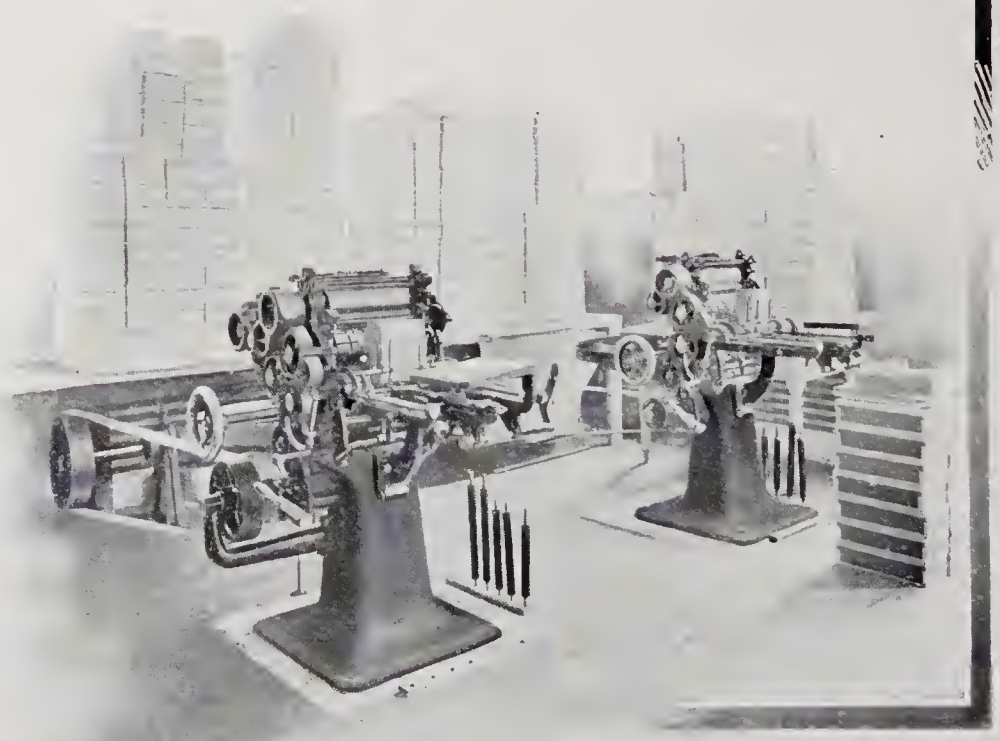

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